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The articles in this publication examined many topical issues and covered quite a variety of areas which include Islamic law, Jurisprudence, Humanities and others that contribute to the growth of Islamic Studies as an academic discipline.

The articles are informative and educative. The contributors are distinguished, versed and authoritative in the respective areas they have written on. They are also drawn from various Universities across Nigeria.

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APPLICATION OF ISLAMIC BUSINESS ETHICS IN THE OPERATIONS OF JAIZ BANK: A CASE STUDY OF KATSINA BRANCH

BY

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Abstract

This study investigates the application of Islamic business ethics in the operations of Jaiz Bank, Katsina Branch, with a focus on its adherence to Shariah compliant financial practices. The research explores the historical development of Islamic banking in Nigeria, the emergence and growth of Jaiz Bank, and its specific ethical frameworks grounded in Islamic jurisprudence. Key Islamic financial instruments such as *Musharakah*, and *Istisna`* are examined in the context of their ethical applications. The paper employed a descriptive survey using structured questionnaire. Findings reveal that Jaiz Bank Katsina has made notable efforts in aligning its operations. 50% of respondents agree that Jaiz Bank integrates Islamic ethics into its decision-making processes and operations, especially in the avoidance of *Riba* and *Gharar* (uncertainty) and embracing transparency and fairness. However, as indicated by the 20% who disagreed with certain aspects of the bank's adherence to Islamic principles. Some customer feedback highlights areas where the implementation of Shariah principles could be improved. The study recommends continuous Shariah auditing, improved communications, and internal assessments to strengthen ethical compliance and foster customer trust. This evaluation contributes to the broader discourse on ethical banking and financial inclusion in Nigeria.

Keywords: Islamic Banking, Jaiz Bank, Business Ethics, Shariah Compliance

Introduction

In the name of Allah, the most Beneficent, the most Merciful. All praises belongs to Allah the creator of all that exist, May Allah's peace and blessings be upon prophet Muhammad, his entire family, his companions and all those who followed his guidance with excellence until the Day of Judgment.

Islamic banking is a banking system that is consistent with the *Shariah* (Islamic law) and, as such, an important part of the system is the prohibition on collecting *Riba* (interest or usury). *Shariah* also prohibits trading in financial risk because this is seen as a form of gambling, is something forbidden in Islam. Another prohibition under the *Shariah* is that Muslims should not invest in business that are haram (forbidden or sinful) such as those that sell alcohol, pork, engage in gambling or any produce un-Islamic business.(Balarabe and Mukhtar 242)

Allah (S.W.T) Said in the Qur`an:

“And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And we have prepared for the disbeliever among them a painful punishment.” (Q: 4:161)

This paper aims to examine how Jaiz bank Katsina branch integrates Islamic ethical principles in its financial transactions and decision-making processes. Since its establishment as the first Islamic bank in Nigeria, Jaiz Bank has claimed to be run its operations using *shariah* complaints guidelines.

The study will primarily focus on the Katsina branch of Jaiz bank on their practical implementation of Islamic ethics in its banking procedures through. The primary source of data is first-hand information data that were obtained through survey method: observation, questionnaire.

The researcher observed complaints from customers, questioning whether Jaiz bank remains fully sharia-compliance in its operations.

Banking System in the Early Period of Islam

From historical perspective it is evident that the term “bank” is not a new name in Islam. The equivalent which is *Bait al-Mal* (treasury) was established during reign of the rightly guided caliphs to ensure effective management and accountability of public funds. More so, this noble institution commenced other monetary functions during the reign of the glorious caliphs especially Umar Ibn Al-Khattab. *Bait-al-Mal* (treasury) performs certain banking functions, which will exist in the present modern banking operations. These include services such as depositing, withdrawing, and cashing of cheques, changing and transfer of money. Thus, it is pertinent to note that all these financial services were rendered more especially to the Islamic government than to the individuals. (“New Nigeria Newspaper” 15)

According to a Muslim historian Al-Yaqubi, cheque dates back to the time of caliph Umar Ibn Al-Khattab (634-644 A.D). He was the first to draw a cheque as quoted by the historian in his words: “Umar Ibn Al-Khattab was the first draw cheques and put his stamp underneath and sign them”. (“New Nigeria Newspaper” 4)

More so, Al-Jashiyari (d. 942 AD). Makes similar statement with regard to Haruna Al-Rasheed. Al-Rasheed to draw a cheque in his own hand with regard to this sum of money (which was a million dirham).

Ibn Maskakih (d. 1030 A.D) in his book *Tagarib al-umam* mentioned that money of the Muslim army was paid by cheque. In an occasion worthy of notice in Islamic history, in (292 AH/904 AD) a charge was made against Muhammad Ibn Dawood as to why he paid the army in cash instead of a cheque. (Saleh 120)

From that time onwards, the custom of using cheque by the people as a whole became quite familiar. Centers of money exchange were established by Muslim merchants in different parts of the Muslim world and inherited this well-established banking system, but they never engaged in the practice of riba or interest without which the modern banks cannot operate or exist. (Saleh 121)

Time after time came the modern era, when Muslim countries were guided, and indirectly colonized through tools of the world financial organizations such as International Monetary Fund, World trade Organization and World Bank.

These unhealthy developments led to what agitated the minds of Muslim scholars and by the end of 19th early parts of 20th century, the need for Muslim scholars to meet up the challenges of the Western economic ideologies became clear, this is because the modern theories are contrary to Islamic philosophy and cannot alleviate but rather increase unsolvable economic crises. Notable among these Islamic scholars are Abdul Hassan Al-Nadwi and Abul Ala-Maududi from India and Hassan A-Bannah, Sayed Al-Qutub and Rashid Rida from Egypt. (Saleh 122)

Islamic Banking System in Nigeria

Islamic banking operates based on the principles of Islamic law, or Shariah, which prohibits the charging or paying of interest (riba). The introduction of Islamic banking in Nigeria was as a result of growing need for financial products that are Sharah-compliant for the Muslim population of the country.

In our country, literature shows that there had been elements of Islamic banking and finance since pre-colonial era, especially within the Sokoto caliphate. There was indication of money lending in Sokoto Township which was purely based on non-interest mechanism. Likewise, some like-mind individuals gathered their resources together to form partnership (*musharakah*) based on the profit and loss sharing concept.(Malami) Since then, there had been clamors for the establishment of proper Islamic financial institutions from various parts of the country but that has been met with challenges. For instance, the emergence of Islamic banks in several Muslim and non-Muslim countries while none existed in Nigeria ignited the desires and agitations among Nigerian Muslims, which eventually generated a lot of concerns for its absence in Nigeria despite its overwhelming Muslim population. These therefore informed the enormous efforts being made over the years to ensure the establishment and operation of Islamic Banks in Nigeria.(Daud et al.)

The first recorded effort to provide Islamic banking in Nigeria was made by Muslim Bank Africa Limited in Lagos around 1961. The effort was however short-lived as the bank was closed down in 1962 on the instruction of the then minister of finance.(Jaiz Bank PLC) In 1980s a number of conferences, seminars were organized by university based Islamic centers on the danger of usury, as such, the effort to make government see reason why Muslims should be given chance to conduct their financial activities in line with *Shariah*. (Jaiz Bank PLC)

The year 1999 was a new dawn for Islamic banking in Nigeria. The then military administration under the leadership of General Ibrahim Badamasi Babangida issued a 'Decree' titled Bank and Other Financial Institution (BOFI) which recognized the operation of Islamic banking.(Jaiz Bank PLC) The CBN's Banks and Other Financial Institutions (BOFI) Act No. 25 was enacted, thus in section 61 of BOFI Act, recognized the establishment of a profit and loss sharing bank in the country, which basically is the Islamic form of banking.(Vrajlal)

By replacing Banking Act of 1962 with Banking and other Financial Institutions Decree of 1991, the Central Bank of Nigeria (CBN) joined the League of Nations like Turkey, Jordan and Malaysia etc. that permitted Non-Interest Banking system, later two permitted Islamic Banking. The draft framework for the Regulation and Supervision of Non-Interest Banks was publicized in 2009. One of the objectives was to provide minimum standards for the operation of non-interest banking in Nigeria. However, the draft defined Non-Interest Bank as a bank which transacts banking business, engages in trading, investments and commercial activities, as well as the provisions of financial products and services in accordance with the principles and rules of Islamic commercial jurisprudence. The draft categorically prohibits the bank to use the words 'Islamic' as a part of the registered or licensed name. (Vrajlal)

In 1999, permission was granted by the Central Bank of Nigeria (CBN) to establish Jaiz International with capital of N2 billion. In 2003 Jaiz promoters obtain license from the securities and exchange commission to sale shares of 2.5 billion to the public which has been achieved, but, 2004 bank deregulation became an obstacle for the establishment of Jaiz bank as the capital for the establishment of banks was extended to N25 billion. (Dogarawa 9)

Jaiz bank commenced operations with three branches in Abuja, Kaduna and Kano states in 2012, after it received license from the Central Bank of Nigeria (CBN) on the 11November 2011 to operate as a noninterest bank. Currently the bank operates in six states with eighteen branches. The Paid up Capital as on 31st December 2014 was ₦ 11,829,700,000. The bank plans to operate in all 36 states by upgrading and availing national operating license and increasing the share capital base to N15 billion (USD \$78 million). The Central Bank of Nigeria has granted a national license and a waiver on the reduction of its liquidity ratio from 30% to 10%. (Dogarawa 21)

Brief History of Jaiz Bank Katsina

The emergence of Jaiz Bank in Nigeria with their Vision: to be in Ethical Banking in Africa and Mission: to be proactive and innovative towards customer's needs. Best-practice operations and functional framework. ("Jaiz Bank PLC") Generated a lot of concerns for its absence in Katsina State that led some concerned Muslims in the State to formed Mobilization Committee for the establishment of Jaiz Bank. The committee conducted lectures mobilization and enlightened people about the benefit of Jaiz Bank in the State. One of such lectures was conducted 6th July, 2012 at the School of Nursing in which the representation of the National Chairman of Jaiz presented paper about Jaiz, product and services. (Jaiz Pan Auto Scheme)

Jaiz Bank commenced its operation in Katsina Metropolis on 2nd May, 2013 and was officially commissioned on 16th July, 2013. The patronage of people toward Jaiz Bank in Katsina Metropolis is the average of 500 per month but with increase rate. ("Jaiz Pan Auto Scheme") Due increase of patronage from the people of the State, the Bank is set to Commission two additional branches in Funtua and Daura local government.

An Overview on the Concept of Business Ethics and Islamic Ethical Teachings

This segment is discussing on the concept of ethics and some of the Islamic ethical teachings in business, banking operations. Such as *Musharakah*, and *Istisna`*. And how they should be operated in accordance with Islamic principles. It is only through *Shariah* compliance that the system can ensure sustainable basis and fairness to the investors, the banks and the customers of the bank. (Mustapha. And Nasiru)

Business ethics in Islamic sharia is the ethics in running a business that is in accordance with the values or the teachings of Islam, so that in running a business there is no need to worry anymore because it is considered a good and right thing. (Dierksmeier and Seele) Sometimes business ethics is called management ethics, which is the application of ethical standards in business activities

Islamic business is basically the same as business in general, but you must obey and follow the teachings of the shariah sources namely *Qur'an*, *Sunnah*, *Ijma* and *Qiyas (Ijtihad)* and pay attention to the prohibitions contained in these sources. According to some views, business ethics initially emerged when business activities did not input from the ethical spotlight. (Dierksmeier and Seele)

There are some guidelines which are generally known as the Islamic ethics in Islamic banking operations. These rules are any transaction that will be carried out in their bank buying, selling, and lending. Must be free from these three: It should be free from interest (*riba*), uncertainty (*gharar*) and gambling (*maysir*). (Vrajal)

Concept of *Musharakah*

Musharakah is a word of Arabic origin which literally means sharing. The root of the word "*Musharakah*" in Arabic is *Shirkah*, which means being a partner. It is used in the same context as the term "shirk" meaning partner to Allah. Under Islamic jurisprudence,

Musharakah is an agreement between two or more parties to combine their asset or merge their service with the aim of making benefit through offer and acceptance (*sighah*) by the two parties. (Al-Jaziri 50)

Islamic Ethics in *Musharakah*

The conditions for *Musharakah* contracts is that capital invested by a partner should be in the form of liquid assets, i.e. money or prevalent currency units, and its value should be known without any ambiguity, particularly according to Maliki, Hanbali and Shafi'e jurists. Hanafites, however, consider that knowing the amount of capital at the time of contract is not necessary; it can be

agreed before the commencement of business. It should not be a debt or a nonexistent commodity. (Dierksmeier, C., & Seele 3)

Al-Sarakhs, a great Hanafi jurist, points out that the forms of capital change from place to place according to 'Urf of the place. While others say that if the practice of the people is to invest the capital in the form of currency, the matter shall be decided according to this and if the practice of the people is to invest the capital in the form of goods, the matter shall be decided accordingly. However, contemporary jurists are unanimous that the value of goods should be assessed in terms of monetary units. Debt cannot become part of partnership capital until it is received.(Nasiru)

Concept of *Istisna*

Istisna is a contract of sale of specified items to be manufactured or constructed, with an obligation on the part of the manufacturer or builder (contractor) to deliver them to the customer upon completion. It is a sale transaction where a commodity is transacted before it comes into existence. It is an order to a manufacturer to manufacture a specific commodity for the purchaser. The manufacturer uses his own material to manufacture the required goods. In *Istisna*, price must be fixed with consent of all parties involved. All other necessary specifications of the commodity must also be fully settled. The contract of *istisna* creates a moral obligation on the manufacturer to manufacture the goods, but before he starts the work, any one of the parties may cancel the contract after giving a notice to the other. However after the manufacturer has started the work, the contract cannot be cancelled unilaterally.(Khaleequzzaman)

Islamic Ethics on Istisna

One scholar opined that the basis of *Istisna* in the following words:

“Majority of the Muslim jurists maintain that the legality of *istisna*’ transaction is on the salam sale and on the ground of custom (’urf) which has prevailed from the time of the Prophet SAW. According to Hanafi jurists *istisna*’ is legalized by *istihsan* in the sense that in *istisna* the subject-matter of the contract is a thing which is not in existence at the time of conclusion of a contract. In this regard, al- Kasani says,”Concerning the legality of *istisna*’, in principles it would not be allowed on the basis of analogy (qiyds) because it is a sale of what we do not have nor on the basis of salam and the Prophet had prohibited the sale of what we do not have and it is allowed on the basis of *istihsan* because people are unanimous about its need. They have used it through the ages and the Prophet has said, “My Community shall never agree on an error”(Borhan)

It is not necessary in *Istisna* that the time of delivery is fixed. However, the purchaser may fix a maximum time for delivery which means that if the manufacturer delays the delivery after the appointed time, he will not be bound to accept the goods and to pay the price. (Usmani 122)

In order to ensure that the goods will be delivered within the specified period, some modern agreements of this nature contain a penalty clause to the effect that in case the manufacturer delays the delivery after the appointed time, he shall be liable to a penalty which shall be calculated on daily basis. Although the classical jurists seem to be silent about the issue of penalty while they discuss the contract of *Istisna*, yet they have allowed a similar condition in the case of *Ijarah*. They say that if a person hires the services of a person to tailor his clothes, the fee may be variable according to the time of delivery. The hirer may say that he will pay N 100 in case the tailor prepares the clothes within one day and N 80 in case he prepares them after two days. On the same analogy, the price in *Istisna* may be tied up with the time of delivery, and it will be permissible if it is agreed between the parties that in the case of delay in delivery, the price shall be reduced by a specified amount per day.(Khaleequzzaman)

DATA PRESENTATION AND ANALYSES

S t a t e m e n t	Agree (%)	Disagree (%)	Strongly Agree (%)	Strongly Disagree (%)	Total
Jaiz Bank Katsina Branch attracts customers because it integrates Islamic business ethics in its decision-making processes at all levels of operations	52.8%	19.5%	16.7%	11.0%	246
The financial decisions made by Jaiz Bank Katsina branch reflect Islamic teachings, such as avoiding <i>Riba</i> and <i>Gharar</i> (uncertainty)	52.4%	20.7%	21.1%	5.7%	246
The decisions made by Jaiz Bank Katsina branch demonstrate a clear commitment to Islamic values, particularly in matters related to profit-sharing and risk-sharing	50.8%	23.6%	18.7%	6.1%	246
Customers are banking with Jaiz Bank Katsina branch because it ensures financial operations and transactions are fully aligned with Islamic business ethics	52.8%	16.3%	16.7%	14.2%	246
Jaiz Bank Katsina branch takes the application of Islamic ethical standards into consideration when offering financial services and products	49.6%	19.5%	21.5%	8.9%	246

Source: Field Survey (2024)

Table 4.6 above present date on the Islamic business ethics in its financial transactions and decision-making processes. The integration of **Islamic business ethics** in the financial transactions and decision-making processes of Jaiz Bank Katsina Branch is strongly supported by its customer base, as reflected in the data. A significant portion of respondents (52.8%) agrees that the bank attracts customers by ensuring that **Islamic business ethics** are deeply embedded in its decision-making processes. Additionally, 16.7% strongly agree, reinforcing the perception that ethical practices, in line with Islamic teachings, are a key factor for customers when choosing to engage with the bank. However, 19.5% disagree and 11% strongly disagree, indicating that while most customers acknowledge the bank's ethical orientation, there is a smaller segment that is skeptical or unconvinced about how these principles are applied across operations.

A similar trend is observed regarding the reflection of **Islamic teachings** in Jaiz Bank's financial decisions. 52% of customers agree that the bank's decisions reflect Islamic principles, particularly in avoiding **Riba** (interest) and **Gharar** (uncertainty). An additional 21.1% strongly agree, pointing to the fact that the avoidance of these two critical elements of Islamic finance is central to the bank's decision-making. While the positive response is strong, 20.7% of customers disagree, which may indicate a gap in understanding or concerns about the complete adherence to these principles in practice.

The bank's **commitment to Islamic values**, particularly in **profit-sharing** and **risk-sharing**, is also highlighted, with 50.8% agreeing and 18.7% strongly agreeing that these principles are central to the bank's operations. While this shows a strong endorsement of Jaiz Bank's ethical approach, 23.6% of respondents disagree, suggesting that some customers may still perceive gaps in the application of these values or may not fully comprehend their implementation in the bank's services.

The statement that **customers bank with Jaiz Bank because it ensures alignment with Islamic business ethics** also resonates strongly, with 52.8% agreeing and 16.7% strongly agreeing. This underscores the importance of ethical considerations in customers' decision-making, particularly in terms of financial transactions. However, a significant 14.2% of respondents strongly disagree, pointing to potential areas where customers might still be uncertain or less confident about the bank's overall commitment to Islamic ethical standards.

Finally, the bank's focus on **applying Islamic ethical standards** in the offering of financial services and products is affirmed by 49.6% of respondents. This demonstrates that Jaiz Bank has managed to integrate these principles into the development of its financial products and services, although 19.5% of customers disagree, which could suggest that there is room for improvement in ensuring full transparency and understanding of how Islamic ethics are incorporated into the bank's offerings.

In conclusion, Jaiz Bank Katsina Branch is largely perceived as a bank that integrates Islamic business ethics in its operations, attracting customers who value the alignment with Islamic financial principles. However, the data also highlights that a portion of customers remains

skeptical, indicating a need for further communication and clarity on the implementation of Islamic ethics in the bank's decision-making processes and financial products.

Conclusion

The paper aimed to evaluate the extent to which Jaiz Bank Katsina adheres to Islamic ethical principles in its operations. The paper discovered that Jaiz Bank Katsina branch successfully incorporates *Shariah* compliant practices, distinguishing itself from conventional banks through its prohibition of interest, avoidance of unethical investments, and adherence to ethical business transactions. The bank's commitment to Islamic finance principles is evident in its product offerings, such as *Murabaha*, and *Istisna`* which align with Islamic financial ethics.

Despite the positive findings, customer feedback indicates some concerns regarding the full application of *Shariah* principles in certain transactions. This suggests a need for ongoing evaluation and adjustment to ensure that all practices are consistently aligned with Islamic ethics. The study highlights that while Jaiz Bank Katsina has made significant strides in providing *Shariah* compliant financial services, continuous improvement and clear communication are essential for maintaining customer trust and satisfaction. The stakeholders should conduct a regular internal audits to ensure ongoing adherence to *Shariah* principles. These audits should assess all aspects of banking operations and transactions to maintain high ethical standards.

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ROLE OF SCHOOLS AND PARENTS IN PREVENTING THE PREMARITAL SEXUAL BEHAVIOUR AMONG TEENAGERS: 'AN ISLAMIC EDUCATIONAL PERSPECTIVE'

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Abstract

Teenager sex behaviors among adolescents are subjected to the ethos of religious rules. Any form of sex outside marriage including adultery, homosexuality, rape, child sex abuse, lesbianism, prostitution, infidelity, etc, is a criminal offence and subsequently prohibited in Islam. The objective of this research is to examine the position of Islam on premarital sex behaviors. The significance of the research lies in the fact that it studies the Islamic preventive measures on premarital sex particularly on teenagers. It is forbidden (haram) in the shari‘ah; the devine will of God, revealed for the welfare of mankind and for the protection of the progeny, family institution and the health of the individual. The methodology adopted in this research is library based analytical and evaluative methods. The data of this research is collected from reliable sources including the Qur‘an and the hadith of the Prophet as well as other authentic sources. After various studies on the subject we now know that there are a range of factors that lead to premarital sex. These factors constitute; psychological factors, physical and social environment, sex orientations during the period of adolescence and puberty, global trend and economic status.

Keywords: premarital sex behaviors, teenagers, Islamic education, adultery, Teen Sex.

Introduction

To begin with one should argue that, religion be it **Islam** or other Godly and human beliefs advocate marriage and condemns premarital sex including adultery and other forms of sexual behavior. In Islam particularly, the Qur‘anic position is crystal clear. Recent academic research on the subject also confirmed that religion plays crucial role in adolescent sexual activities. Research has also shown that religious role is associated with abstention, delaying or limiting premarital sex among teenagers. The impact of religion on the sexual behavior of the adolescent depends largely on the social characteristics, including; age, ethnicity, gender, and family circumstance and background. It is unfortunate that the mainstream modern Muslims debate on the punishment of adultery but less people talk about the devastating impact on the teenagers who are, in fact, the most vulnerable group to adultery in the society.

Islamic Outlook on Teenager Premarital sex

According to Islamic point of view, adultery is a violation of human existence and one of the major sins condemned by Allah. The Qur‘anic commentators (Mufasirun) have agreed that adultery is a crime not against one person but against the whole society. It is a destruction of the

marriage institution. This institution is the backbone of the society and responsibility to be assumed by those who are ready to live according to rules set by Allah the almighty. In the third year of Hijrah Allah affirmed adultery as a blameworthy act; however it was not considered as a crime at that time, the reason being that the law enforcement agencies were not in place to deal with it and subsequently it was a social crime against the family institution. In this regard the Qur'an in Surah al-Nisa states that: "If any of your women are guilty of lewdness, take the evidence of four (Reliable) witnesses from amongst you against them; and if They testify, confine them to houses until death do claim them, or Allah ordain for them some (other) way" (Al-Qur'an, 4:15). Three years later after the legal systems have consolidated Allah revealed other verses that prohibited adultery for good. These verses also, to an immediate effect, abrogated the above verse, at the sametime have prescribed Allah's punishment for adultery. The most central verse on adultery in the Qur'an in relation to our study is this verse which reads: "Nor come nigh to adultery: for it is a shameful (deed) and an evil, opening the road (to other evils)" (Qur'an, 17:32). When Allah outlawed adultery in this verse He the almighty blocked all the roads, networks, mechanisms and attitudes which lead to this evil sin. This is because, adultery metes out malevolence injures upon the family and persons' religiosity, dignity, honor and genealogy. In fact, this verse is a persuasively powerful discourse which is vividly expressive on the prohibition of the ways and acts which are preliminary introduction to entire process and approaches of adultery. Closing the doors that may lead to committing it is a major method used by Allah whenever He proscribes an evil sin of this nature. In a hadith the Prophet said:

"The adultery of the eyes is evil looking; the adultery of the feet is to walking towards the sin. The adultery of the tongue is lustful talk. The adultery of the heart is the evil desire and at the end the sexual organs testify all this or deny it.

In a similar hadith the Prophet said:

"The hands also commit adultery; their adultery is touching; the feet also commit adultery; their adultery is walking towards adultery; the mouth also commits adultery, its adultery is kissing" (BUKHARI).

In the present days we witness Muslim parents tolerates their teenage children bring their boyfriends or girlfriends to the house. Indeed, this verse teaches mankind wide-ranging lessons which forbid men and women meeting alone in seclusion let alone to touch, kiss or romance. The Qur'an also forbids gratuitous or motiveless mixing of the sexes and further bars promiscuous gazing at the opposite sex. Allah states in the Qur'an that:

Tell the believing men that they should reduce/lower their gaze and guard their private parts and tell the believing women that they should lower their gaze and guard their private parts (Al-Qur'an, 24:31).

It is apparent that, Muslims are on the verge of losing their modesty as we adhere to Western ethos and norms. Adopting the civilizational outlook or lifestyle of irreligious footing inflames immorality. In an authentic hadith the Prophet said:

"Modesty is a part of Iman" (Bukhari and Muslim).

It is unfortunate that in our current Muslim social set up, On the punishment of the adulterer and adulteress, the definite penal punishment in the Qur'an; had, plural huduud, is an applicable punishment to the teenage adulterers who reached the age of puberty. Islam as a system which advocates pure family institution prescribes archetypal or standard punishment. Adultery in fact, destroys the household; the future of those involved, and completely ruins the family status.

Islamic Preventive Measures on Teenager Premarital Sex

One of the distinctive features of Islam is social order based upon revealed values. In fact, in Islam the shari‘ah is a preventive mechanism against any crime committed by mankind. The Qura‘nic terminologies and the approach in which it treats diverse issues and subjects including adultery indicate that it advocates prevention rather than punishment. The Qur’anic terms *ijtanibu* (get away) in the case of common sins, gambling and etc. and *lataqrabu* (do not get close to it) in the case of adultery are indications of this affirmation. The life of teenage children today presents a horrific scenario of vice activities, sexual violence, premarital sex and abuse of drugs. These future leaders of nations and societies are mainly the most susceptible individuals in any society to moral degradation and destructive social ills. Alla in the Qur’ān reminds:

“These are the limits set by Allah, so approach them not. Thus, does Allah make His commandments clear to men so that they may become secure against evil” (Al-Qur’ān, 2:188).

Preventing premarital teen sex is a daunting task not only for the school councilors but also for the government and parents. In this section of the research it is only appropriate to offer some preventive measures for the above predicament. Teenage or puberty age is a problem for the entire social and institutional levels including the individual, the parents, the school system as well as for the government throughout the world.

It takes committed individuals including parents, policy makers, religious leaders, professionals, the business community and school counselors and officials to make a difference. School counselors have distinctive opportunity to provide students with the information they need to make the right decisions and protect themselves from negative influences. The causes of early teen sex which subsequently results in unwanted and illegitimate pregnancy are diverse and multidimensional. They include at least intricate socio-economic and cultural issues in the heart of the society.

Presumably, in fact, most disadvantaged teens are in the Muslim world living under taunting and hurtful socio-economic and cultural factors. These teens lack opportunities and live with disoriented cultural norms and most of the times are alienated in the school system. All these factors lead to unlawful teen sex. This section of the research provides some preventive measures from Islamic perspective in a form of model for future explorations.

Parents as an Apparatus for Preventive Measures

People who have children are called parents in general but only handfuls of them have the readiness and preparation before they produce a child. In Islam parents are viewed the source of child’s development, the first school and the molders of the child. Their role is therefore crucial in protecting the child. This task becomes even harder during the teenage stage.

The family is the basic unit of the society and ultimately to have a healthy and safe society one has to safe the child and the family; that method will set the social system on the right footing. Family starts with two married responsible adults who will set the foundation for multiplicity and expansion within the unit; the family. (S. ZakirAijaz, 1990)

The Qur’ān has an elaborate structure for the establishment of a rigorous family life. Together with the sunnah the Qur’ān is also a chockfull of verses which describe the values and the importance of the family system. It explains the duty of parents in protecting their children. Indeed, parents play the role of shaping the child’s personality. Religiously and morally, it is the duty of the parents to assess the moral comportment of the children from early stage. The parents also are obliged by the Qur’ān and the sunnah to provide suitable, sufficient, sound and adequate religious, ethical and moral guidance for the children. Bestowing them true universal values will

help them in their entire life. The Qur'an directs the parents to save the children. Allah commands the parents that:

"O ye who believe! Save yourselves and your families from a Fire whose fuel is Men and Stones."(AlQur'an, 66:6).

Having children is a responsibility and parents are responsible to their parents. Children also are trust from God and parents should view this trust as religious obligation as they will be responsible on the Day of Judgment. The hadith of the Prophet on this reads:

"Every one of you (people) is a shepherd. And every one is responsible for whatever falls under his responsibility. A man is like a shepherd of his own family, and he is responsible for them" (Bukhari and Muslim.)

To prevent vice activities against the teenage child parents should find the way to acquaint their children's friends and their families as well as other peer individuals and groups who directly or indirectly influence them. Personal experience of this researcher teaches that giving them full trust builds confidence. Therefore, parents should bequeath responsibility on the teenage child. This however, should not be without limits and boundaries. The point here is to help them to make good decisions and at the same time build their self-esteem.

Most cases in life, children tend to follow the footsteps of their parents. A role model is not the one who encourage, request and motivate others to perform a task which he has no intention to perform it himself. "Practice it then preach it to others" should be the attitude of a role model. As the Qur'an reminded us children may stick to the behavior which they inherited from the parents. The Qur'an reads:

"And when it is said to them, follow what Allah has revealed, they say: No! We follow what we found our fathers upon. What! And though their fathers had no sense at all, no did they follow the right way" (Al-Qur'an, 2:170).

Setting the stage for conducive environment for communication, spending time with them, both at home and while taking part in activities outside the home, choosing the right time to talk to them and speaking calmly and being prepared for resistance when emotional or difficult topics come up are some preventive mechanisms related to being a good role model. In Islam the father leads the family by consultation and the mother is the source and frame of reference for the entire household.

Providing love is another preventive measure. Teenage children need love and affection from the parents and this will positively encourage abstention from illicit activities as they feel more guilt to hurt the parents. Parents should know that loving their children brings the pleasure of Almighty Allah. In a hadith Abu Hurairah narrates that:

"The Holy Prophet once kissed his grandson Hasan. Aqra bin Habis who was also present on the occasion said that he had ten children but he never kissed any one of them. The Holy Prophet looked at him and said, "Allah is never kind to him who is not kind to others" (Bukhari and Muslim).

In another hadith, Anas ibn Malik related that: "I never saw any could love members of his family more than the Holy Prophet" (Bukhari and Muslim.)

The Machinery of the School System to Prevent Premarital Teen Sex through Religious Teachings

School is an institution designed for the instruction of children, teenagers or adult people. It trains, educates, teaches and disciplines. The aim of having a school is not to teach some subjects or make the students skilled in some techniques, rather the purpose is to develop and nurture

personalities. Religious teachings could be implemented to prevent premarital sex through the school system. This educative scheme of learning organization can be a powerful platform to prevent premarital sex.

Today, worldwide, we talk of sex education as method to prevent premarital sex by schooling teenage children. However, there are no agreement among stakeholders of the school system, how it should work, what information may be or may not be taught in class, is it religious or irreligious to implement it? Teaching teenagers sexual activities, transmitted diseases, pregnancy and other issues related to sexuality is contentious subject particularly for those who base sexuality education programs primarily on religious teachings. This group advocates abstinence until marriage. Engaging in sexual intercourse outside marriage violates the precepts of human decency and corrupts the moral standards of the society. This is where Islamic teachings become the crux of premarital sex prevention. The school should adopt appropriate measures in implementation religious teachings. School rules should be based on Islamic teaching, hence, creating Islamic culture and environment. In most cases sex influences take in the back seat when Islamic rules are in place.

Implementing Islamic dress code in the school vicinities will certainly ensure a healthier environment and makes it easier to prevent sexual activities in school. In fact, Islamic dress code includes covering the body based on the limits of 'awrah for men and women, methods of behavior before the same and opposite sex, promoting privacy, and prohibiting loose intermingling between males and females. The ultimate objective is to encourage high level of chastity, decency and modesty in Islamic terms. This should be applied both to the teachers and students as well as on the administrative staff. The Qur'anic injunction on the purpose of covering the 'awrah are clear. Allah commands mankind that: "O you Children of Adam! We have bestowed on you raiment to cover your shame as well as to be an adornment to you. But the raiment of righteousness, that is the best. Such are among the Signs of Allah, that they may receive admonition" (Al-Qur'an, 7:26).

Allah also reminds both men and women should lower their gaze and guard their modesty to avoid sexual temptations. Both men and women should not also put on view their exquisiteness and ornaments. Teenagers can be attractive as they are in the best period of age and attracting the opposite sex could result into dangerous consequences. Allah says to this effect:

"And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what must ordinarily appear thereof; that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers, their husbands' fathers, their sons, their husbands' sons, their brothers, or their brothers' sons or their sisters' sons, or their women or the servants whom their right hands possess, or male servants free of physical needs, or small children who have no sense of the shame of sex, and that they should not strike their feet in order to draw attention to their hidden ornaments. And O you believers turn you all together towards Allah, that you may attain bliss" (Al-Qur'an, 24:31).

Allah has given specific instructions to His Prophet Muhammad on Islamic dress code which denotes the imperativeness of the subject matter. All for one good reason, to prevent illicit sex. Allah says: "O Prophet, tell your wives and your daughters and the women of the believers to draw their cloaks close round them (when they go abroad). That will be better, so that they may be recognized and not annoyed. Allah is ever Forgiving, Merciful" (Al-Qur'an, 33:59).

It is obvious that the purpose of the aforementioned verses and Prophetic dictums is to wipe out premarital sex and any preliminary step which may lead to the order of such shameful acts. The Qur'an as a sensible, realistic and dynamic revealed document takes into account the actual circumstances of life. For that reason, the school authorities have to see the circumstances of the

teenagers at risk and help them, not to punish them, in implementing these divine injunctions to prevent Teenage Adultery sex.

Islam encourages reading, and inculcation of this habit by the school system could be a source of preventive mechanism. Practically speaking, newspapers are the best in developing reading habits in teenagers. Encouraging them to read newspapers, magazines and other interesting books, will indisputably prevent them thinking of evil activities. Islam was established on reading, to be somebody in the society one has to read, to be knowledgeable or scholar one has read, to have status and position one has to read and to be respected among peers and have edge over them one has to read. In the Qur'an we read:

“Read! In the name of your Rabb (Cherisher and Sustainer) Who created— created man, out of a leech-like clot: Read! And your Rabb is Most Bountiful Who has taught (the use of) pen. He has taught man that which he knew not” (Al-Qur'an, 96: 1-5).

In the Qur'an Allah links knowledge to *taqwa* or God consciousness, which means teenage with the right knowledge, is more matured, with tranquility and closer to the teachings and the wisdom of God. Allah says to this effect:

School authorities should also encourage congregation prayers for students, the prayer is more effective when it is performed in the mosque in a congregation; it helps to become conscious of unity, brotherhood and equality. In fact, for the same reason, the Prophet said that:

“Offering the prayer in congregation carries 27 times greater reward than offering it alone individually” (Bukhari and Muslim).

In the process, teachers should encourage teenagers to lead the prayers and call for the azan, in form of giving them responsibilities. The weight given to the congregation prayers in the form of reward signifies effort and exercising patience in attending the mosque. To make premarital sex preventive measures, through Islamic teachings, more effective, practical counseling sessions should be provided for teenagers. Islamic counseling accentuates spiritual solutions and religious guidance. The constituent of its key principles are trust, respect, and confidentiality. School authorities including teachers should develop the culture of listening, partnership and professionalism. In addition, showing concern and compassion is the Islamic way. In the Qur'an Allah describes Himself in His own words:

Islamic counseling is a part of a general wisdom call *nasiyah* or advice in Islam. In the hadith the Prophet describes Islam are a religion of advice. Note that, as we understand from the hadith, the Arabic word *nasiyah* does not mean advice or counseling only, rather, it denotes deeper meanings including sincere advice.

Conclusion

Premarital Sex or sex outside marriage is one of the major sins in Islam, (in Arabic *kabair* plural or *kabirah* singular). These malevolent deeds are the spiteful actions outlawed by the almighty Allah in the Qur'an and in the Hadith. Indeed, preventing one the major sins in Islam through religious teachings engenders great reword from Allah. In the Qur'an Allah reminds Muslims the extent of its devastation and the recompenses bestowed upon those who avoid these sins:

It is also the belief of this research that schools, parents and government authorities could put forces and resources in preventing premarital sex through religious teachings. As we have mentioned in the above passages, the Qur'an teaches Muslims that being proactive and having the ability to predict, anticipate, and forecast evil deeds minimize the risk and maximizes the chances of avoiding the sin. The Qur'an also teaches what to be avoided and what to be necessarily done before major sin, such as sex outside marriage, is committed. This however requires being sensitive and reflective. Sensitivity in this regard is to be conscious of the consequences. The cost

of adultery or zina on the teenager is unwanted pregnancy, baby-dumping, committing kabirah (one of the gravest sin in Islam), abortion and emotional and psychological distress with perpetual and everlasting agony. Reflectivity of the other hand, refers to the ability to comprehend the status of the teenager be it social, economical or educational aspects before prescribing remedy for his or her predicament.

Hence, schools, government and parents should make use of the religious approach as it is competent in preventing premarital sex among teenagers. Marriage, Islam teaches, is an effective means of protecting teenagers from indulging into premarital sexual activities.

The Qur'an teaches mankind to control their sexual urge and avoid behavior and habits which could rouse sexual desires and lead to unlawful sexual contact as we have seen in the above-mentioned passages. In the Qur'an Allah forbid provocative sexual activities such as pornography, sexually stimulating songs, dancing with opposite sexes, uncensored movies and films, which will subsequently tantalize and arouse sensual feelings. Allah says in the Quran:

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STUDY ON THE STRATEGIES FOR REVIVING AND ENHANCING DA'AWAH IN NASARAWA STATE, NIGERIA

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Abstract

Da'wah organizations have attained position of eminence in spreading *da'wah* throughout the world by educating Muslims, inviting non-Muslims and mobilizing them towards understanding the true mission of Islam. This research focuses on *da'wah* organizations that have excelled because of their contributive avenues for Islamic learning and improvement on the social lives of the people in Nasarawa State, and also, to outline some strategies that will enhance and promote proselytization in Nasarawa State. The research recommends vigorous and prudent use of electronic device by *Du'āt*. Similarly, *Du'āt* should diversify their physical efforts and techniques in the course of *Da'wāh*, such as teaching career, private schools, publications, and translation of relevant books to local language, preaching with wisdom, conferences, sermons, seminars, workshops, meetings and other intellectual instructions (*Ta'limāt*).

Introduction:

The heart of a *Dā'i* should be filled with sympathy and goodwill for all. A true *dā'i* will always converse in a sincere and earnest manner. He does not cause pain to anyone nor criticize the listener's favorite beliefs or personages except on reasonable grounds. Islam is a religion that governs the entire aspects and all spheres of human activities. It aims at establishing a righteous individual, virtuous family, a just state and prosperous universal brotherhood of mankind. It is meant to be a universal system applicable and suitable for all time, people and places. This is readily achievable only through the concerted and collective efforts of its committed believers (Muhammad 309).

In line with the above statement, Prophet Muhammad (S.W.A) during his lifetime established a group of subordinates who work earnestly and collectively with him in an organized and systematic way to establish the first ideal Islamic state of Madinah. It is with no doubt that the issue of coming together to form an entity with the sole aim of achieving a common goal has been on since the life time of the prophet (S.A.W).

The Concept of *Da'wah*:

Da'wah is the transliteration of the Arabic word دعوة (da'ā) formed from the three letters verb دع (da'ā) دع (Yad'ū) دع (Da'wāh) (Manzur 258).

Literally *Da'wāh* has several meanings which includes: to call, demand, assemble, pray, request, appeal, exhort, exert, propagate, disseminate and to invite (Ar Rāzī 100). The person who carries out *Da'wāh* is called *Dā'iyyah* (داعية) or *Dā'i* (داعي) its plural is *Dū'āt* (داعاة).

Technically, *Da'wāh* is to awaken people to be good and shun evil, to inspire the well-being to drive out insincerity, to command what is right and reject immoralities (Al Khatib 24).

Da'wāh is the struggle of *Dā'i* to deliver the religion of Islam to people according to the suitable approach which corresponds with the categories of invitees, to suite the level and circumstance of the recipient at all times and places (Al- Maghdhawī 49).

It is to save people from the misguidance of the evils they are living in, to warn them against what is evil and what is about to befall them from the evils. It is also to stimulate people to do good and virtuous deeds, to enjoin what is right (*al-Amr bilMa'ruf*) and forbid what is wrong (*al-Nahy 'an al-Munkar*) for the prosperity of the present life and the Hereafter (Al-khidr 17).

Uthaimin makes a distinction in his *Fatwā* between *Ālim* and *Dā'i*: An *Ālim* (possessor of knowledge) may not be a *Dā'i*, that is, he may not be spreading that knowledge. On the other hand, not all *Du'āt* can be Islamic Scholars, the little knowledge they possess might suffice for *Da'wāh*, yet, it is best that an *Ālim* also be a *Dā'i* and a *Dā'i* is an *Ālim* (Uthaimin 457). As to the question of whether "it is permissible for the average person to do *Da'wāh*", al-Uthaimin answers that "it is not a condition upon a *Dā'i* (caller) to attain a great amount of knowledge but the condition is that one must have knowledge of what is calling to." A common person must not call to the way of Allah if he does not have knowledge. It is obligatory for a person to acquire knowledge before engaging in *Da'wāh*.

Although Uthaimin does not rule out the possibility of commoners engaging in *Da'wāh*, prefers that educated and well-versed practitioners, simply *Ulama* assume the responsibility of *Da'wāh*. Likewise, another Saudi *Ālim*, Ibn Baz, states in one of his *Fatwas* that "it is not a condition that the *Dā'iyyah* (caller) have reached a great level of knowledge, but he must be knowledgeable about what he is calling to". (Ibn Baz 32).

The Legal Status of *Da'wah*:

Muslim scholars agree upon the obligation of *Da'wah* but differ on the nature of the obligations, which is a collective obligation (*Fard kifāyah*) or individual obligation (*Fard 'Ayn*)? Those that opines the view of collective obligation (*Fard kifāyah*) substantiate their stand with the following verse;

Let there arise out of you a group of people inviting to all that is good (Islam), enjoining Al-*Ma'ruf* (i.e. Islamic Monotheism and all that Islam orders one to do) and forbidding Al-*Munkar* (polytheism and disbelief and all that Islam has forbidden). And it is they who are successful (Q3:104).

In an opposite view, Ibn Kathīr (91) opines that, the objective of this verse indicates that there should be a segment of the Muslim *Ummah* to fulfill this task (*Da'wah*), though it is also an obligation on every member of this *Ummah*, each according to his ability. He further said; this is obvious in a *Hadīth* of Imam Muslim, Abu Dāwūd, Tirmidhī and Nasā'ī narrated by Abū Hurayrah that, Allah's Messenger (SAW) said:

Whoever among you witnesses an evil act (*Munkar*), let him change it with his hand. If he is unable, then let him change with his tongue, if he is unable, then let him change it with his heart, and that is the weakest faith. (*Imān*) (Muslim, vol. 1, *Hadīth* 84), (Abū Dāwūd, vol. 2, *hadīth* 1140), (Tirmidhī, vol. 4, *Hadīth* 2172, Nasā'ī, vol. 6, *Hadīth* 5012).

Da'wāh is not limited to one person or group of people, to a particular time or place; rather it is a responsibility to be shared by every Muslim, according to his/her capacity and potential. It is reported by *Imām* Tirmidhī that Hudhayfah bin Al- Yamān stated that the Prophet (SAW) said:

By He Whose Hand is my soul! You will enjoin righteousness (*Ma'rūf*) and forbid evil (*Munkar*), or Allah shall send down a punishment from Him to you. Then, you will supplicate to Him, but He will not accept your supplication. (Tirmidhī, vol. 4, Hadīth 2169).

At the same instance, al-Qur'ān tells us that Allah (SWT) cursed the children of Israel by the tongue of Dāwūd (AS) and Īsā, the son of Maryam (AS); that was because they disobeyed Allah and His Messengers and they were not used to forbidding one another from the evil (*Al-Munkar*) they committed, for that reason the wrath of Allah is on them.

Allah says:

Those among the children of Israel who disbelieved were cursed by the tongue of Dawud (David) and Īsa (Jesus), son of Maryam (Mary). That was because they disobeyed (Allah and the Messengers) and were ever transgressing beyond bounds. They used not to forbid one another from the *Munkar* (wrong, evil-doing, sins, polytheism, disbelief, etc.) which they committed. Vile indeed was what they used to do (Q5:78-79).

Ibn Kathīr (3/84) documents that, Al 'Awfi reported that Ibn Abbās affirmed that, they were cursed in the *Tawrāh*, the *Injīl* the *Zabūr* and the *Fur'qān* (*Qur'ān*). "Whereas, Allah (SWT) highly praises the Muslim community (*Ummah*) for their motive of *Da'wāh* and says that:

You (true believers in Islamic Monotheism, and real followers of Prophet Muhammad (SAW) and his Sunnah (legal ways, etc.) are the best of peoples ever raised up for mankind; you enjoin *Al-ma'rūf* (i.e. Islam Monotheism and all that Islam has ordained) and forbid *Al-Munkār* (polytheism, disbelief and all that Islam has forbidden), and you believe in Allah... (Q3:110).

An Overview of Status of *Da'wah* Activities in Nasarawa State:

Da'wāh is a duty for all Muslims, the Glorious Qur'an as the embodiment of knowledge provides the basic principles of *Da'wāh* methodologies to be applied by the Muslims *Du'ātīn* in the *Da'wāh* field. *Da'wāh* has two dimensions: external and internal. External *Da'wāh* is to invite non-Muslims to Islam and teach them about Islamic belief and practices. Internal *Da'wāh* is to teach or reminds Muslims about aspect of Islam (Maga 57).

The *Da'wāh* activities in Nasarawa State are indispensable. The places like Keffi which is the center of (*Ahlus Sunnah*), it comprises many organizations that usually carried out *Da'wāh* activities. The effort of *Jamā'atul Izalatul Bid'a WaIqamatus-Sunnah* (J.I.B.W.I.S) was very essential in propagating the religion of Islam in the State, other sects like the *Jamā'atul Nasrul Islam*, *Fityanul Muslim*, and Federation of Muslim Women Association of Nigeria (FOMWAN). etc. also plays a vital role in spreading the message of Islam and transforming the religion of Islam in the entire Nasarawa State.

The Challenges of Proselytization (*Da'wāh*) in Nasarawa State:

The great obstacle that lies in the path of *Da'wāh* in Nasarawa State was the division among the avowed believers (*Du'āt*) into different groups who accuse each other of infidelity and disbelief as well as denouncing each other as heretical activities. Division and fragmentation of Muslims into warring groups and doctrines has created serious impediment in the way of *Da'wāh* work in Nasarawa State. Every sect and religious group present its own version of Islam and the target

individuals who seeing them locked in deadly conflict with each other get confused on what to accept and what to reject. As a result of this, it will be difficult to impressed and convince their audience to accept the message they intend to transmit while they are divided among themselves.

Allah says:

And hold fast, all of you together, to the Rope of Allah (i.e. this Qur'an), and be not divided among yourselves, and remember Allah's favor on you, for you were enemies one to another but He joined your hearts together, so that, by His Grace, you become brethren (in Islamic faith), and you were on the brink of a pit of Fire, and He saved you from it. Thus, Allah makes His Ayat (proofs, evidences, verses, lessons, signs, revelation, etc.) clear to you, that you may be guided (Q3:103).

Another challenge in the way of spreading *Da'wāh* in Nasarawa State is the influence of Muslims by the technical and technological advancement of the West. When Nigeria was under colonial rule, the colonial masters carried within them the self-assumed and arrogant awareness of social, political and cultural superiority based entirely on Military and technological advance. We got independence but we are still slaves to them politically, economically and culturally. We are greatly impressed by their tremendous progress and advancement in the field of science and technology. We look to the western world for guidance in all matters of life. We go by the western definition of civilization which is one-sided and definitely western and take the state of the west alone as the criterion and role model. Not only Muslims in general, but even the *Du'āt* that carry the banner of Islam and admonish people in Nasarawa West Senatorial Zone, emulate the lifestyles of the westerners. Especially on media platforms. Whereas Muslims are urged to copy the lifestyle of Prophet Muhammad (SAW).

Another challenge in the way of spreading *Da'wāh* in Nasarawa State is ethnicity. An ethnic group is not a problem but judging people based on their ethnic group is one of the detestable practices that Islam frowns at, since during the lifetime of Prophet Muhammad (SAW). Ethnicity has been adjudged as one of the factors which hindered the spread of Islam in Nasarawa. Many people refuse to heed their attention to a preacher and refuse to embrace the teaching he delivered just because he is not from their own ethnic group. This has indeed contradicted the teaching of Islam.

In this regard, Allah says:

O mankind! We have created you from a male and a female, and made you into nations and tribes, that you may know one another. Verily, the most honorable of you with Allah is that (believer) who has *At-Taqwa* (I.e. one of the *Muttaqun* (pious). Verily, Allah is All-knowing, All-Aware (Q49:13).

Strategies for Reviving and Enhancing Proselytization (*Da'wāh*) in Nasarawa State:

While engaging in *Da'wāh*, the *Du'āt* will benefit from these Islamic guidelines, which are often described as part of the "Methodology" or "science" of *Da'wāh*.

1. The *Du'āt* should employ the uses of social media in conveying the message of Allah. Social media is a crucial source of information nowadays. The zoom lectures, WhatsApp, Facebook, and twitter that has the potential of providing real-time content analysis acknowledging the public health authorities to answer the queries of the people quickly. All these will help in spreading the message of Allah within a short period of time to huge number of people.
2. The *Du'āt* should cultivate wholesome attitudes worthy of emulations, because they are the role model in the society. Allah the exalted praises our Noble Prophet (SAW) And verily, you (O Muhammad (SAW) are on an exalted standard of character (Q68:4).

The Prophet (SAW) persuaded many people to embrace Islam not with sword but beautiful interaction. The *Du’āt* should as well employ this method.

3. The *Du’āt* should invite people to the understanding of Islam and *tawhid* not to a membership of particular mosque or organization. Whereas Allah commands us to direct ourselves toward the religion, inclining to truth; that is Islam. He warns us against becoming sects and factions. Allah says:

So, set you (O Muhammad (SAW) your face towards the religion of pure Islamic Monotheism *Hanifa* (worship none but Allah alone) Allah's Fitrah (i.e. Allah's Islamic Monotheism), with which He has created mankind. No change let there be in *Khalq-illāh* (i.e. the religion of Allah Islamic Monotheism), that is the straight religion, but most of men know not. (Always) Turning in repentance to Him (only), and be afraid and dutiful to Him; and perform As-salat (*Iqamat-as-Salat*) and be not of *Al-Mushrikun* (the disbelievers in the Oneness of Allah, polytheists, idolaters, etc.) of those who split up their religion [i.e. who left the true Islamic Monotheism], and become sects, (i.e. they invented new things in the religion (*Bid’ah*), and followed their vain desires], each sect rejoicing in that which is with it (Q30:30-32).

4. Be a living example of the truth and peace of Islam. The *Du’āt* are expected to be an exemplary people, they should always try to implement what they are admonishing people to do and shun what they are warning against. Our Noble Prophet is a role model worthy of emulation as Allah says:

Indeed, in the Messenger of Allah (Muhammad (SAW) you have a good example to follow for him who hopes in (the meeting with) Allah and the last day and remembers Allah much (Q33:21).

5. Choose your time and place carefully. Conducive environment and a stipulated time in which the audience are not much engaged so that they can easily understand the message. Propagation, no doubt, demands earnest zeal and true devotion. It is, however, counter-productive to disregard the requirement of time and place during *Da’wah* and to be guided solely by enthusiasm and zeal. For instance, the preacher of truth must desist from conveying the message when the listeners are in a critical and skeptical frame of mind. In the course of preaching, whenever a listener falls into a skeptical and critical mood, a *Dā’ī* should shorten his discourse and withdraw with the hope that a better occasion will arise; when the listener is amenable to reasoning and not prone to indulge in vexatious criticism (Khalid 7).

In this regard, Allah says:

And when you (Muhammad (SAW) see those who engage in a false conversation about Our verses (of the Qur'an) by mocking at them, stay away from them till they turn to another topic. And if *Shaitan* (Satan) causes you to forget, then after the remembrance sit not you in the company of those people who are the *Zalimun* (polytheists and wrong-doers, etc.) (Q6:68).

6. Find common ground; speak a common language with your audience. Speaking plays a vital role in conveying the message of Allah, the *Du’āt* should not be harsh and horrid, they should speak to the audience in a polite manner. When Allah sent Prophet Musa and his brother Haroon (A.S) to Pharaoh, He says:

And speak to him mildly, perhaps he may accept admonition or fear Allah (Q20:44).

7. Avoid using Arabic terminology without translation with a non-Arabic speaker. Qur'an was revealed to both Arabs and non-Arabs, as such speaking a common language

understood by the audience is obligatory as long as they will understand the message and grasp the truth. Allah says:

And if We had sent this as a Qur'an in a foreign language other than Arabic, they would have said "why are not its verses explained in details (in our language)? what! (A book) not in Arabic and (the Messenger) an Arab?" say: It is for those who believe, a guide and a healing. And for those who disbelieve, there is heaviness (deafness) in their ears, and it (the Qur'an) is blindness for them. They are those who called from a place far away (so they neither listen nor understand) (Q41:44).

8. Have a dialogue, not a monologue. Allah, the Omniscient command us to engage in any of the three conversations as thus:

There is no good in most of their secret talks save (in) him who orders *Sadaqah* (charity in Allah's Cause) or *Ma'ruf* (Islamic Monotheism and all the good and righteous deeds which Allah has ordained), or conciliation between mankind, and he who does this seeking the good pleasure of Allah, we shall give him a great reward (Q4:114).

9. Clear up misconception about Islam. Islam is the only religion in the sight of Allah (S.W.T) and is the only acceptable religion on the day of resurrection. Allah says:

Truly, the religion in the sight of Allah is Islam (Q3:19).

In another verse, Allah says:

And whoever seeks a religion other than Islam, it will never be accepted of him, and in the Hereafter, he will be one of the losers (Q3:85).

The *Du'āt* are expected to emphasize on calling people to accept Islam as the true religion, to believe in the oneness of Allah. The Prophet (SAW) spent 13 years in *Makkah* calling people to the oneness of Allah before migrating to *Madinah*.

10. Keep yourself humble; speak with wisdom, be willing to say, I don't know. Saying I don't know does not mean lack of knowledge but is regarded as the peak of knowledge. It is only Allah that knows everything. The *Du'āt* should not embroil on what they don't have knowledge about. Allah warns about such He says:

And follow not (O man i.e. say not, or do not or witness not, etc.) that of which you have no knowledge (e.g. one's saying "I have seen," while in fact he has not seen, or "I have heard," while he has not heard). Verily! the hearing, the sight and the heart of each of those you will be questioned (by Allah) (Q17:36).

Also, even our beloved Prophet (SAW) when he was asked about soul, he refer the embodiment knowledge to the omniscient Allah. Allah says:

And they ask you, (O Muhammad (SAW) concerning the *Ruh* (the Spirit): it is one of the thins, the knowledge of which is only with my Lord. And of knowledge, you (mankind) have been given only a little (Q17:85).

11. Do not dwell on practical matters, first comes a foundation of faith, then comes day-to-day practice. *Tawhid* (believe in the oneness of Allah) is the first pillar of Islam. As such, today's *Du'āt* are expected to correct and rectify people's creed not calling them to a specific sect, doctrine or ideology.
12. Walk away if the conversation turns disrespectful or ugly. There is no compulsion in accepting the religion of Islam. Allah says:

There shall be no compulsion in acceptance of the religion (Q2:256).

If the invitees are not ready to comply and refused to heed attention, a *Dā'i* is expected to allow them until if they are ready to listen. Otherwise, they may end up mocking the religion of Allah.

13. Provide follow-up and support for anyone who expresses interest in learning more. Many Muslims are reverting to other religions not because they consider Islam as a false religion but because of the support from other religions. Today's *Du'āt* usually sacrifices their time

and effort to convey the message of Islam, but no any financial support from other Muslims to aid both the *Du'āt* and the new convert.

Conclusion:

It is apparent that *Da'wah* organizations are rendering tremendous services in Nasarawa State, and the impacts on the lives of the people have been impressive. This, to a very large extent, has made the People of Nasarawa State to be very religious and warm-hearted people, reform their ways of life in all ramifications. The impacts are also reflected on their mode of dressing and daily life. It must be noted, however, that the introduction of Islamic organizations brought more good than harm in Nasarawa State but the avowed *Du'āt* should diversified their efforts by employing modern technique such as media and internet communication in spreading *Da'wah*.

Recommendations:

The following recommendations are offered:

- a. *Da'wāh* with electronic device should be vigorously used by the *Du'ātin* order to take full advantage of media and other Information and Communication Technology.
- b. The *Du'āt* should diversify their physical efforts and techniques in the course of *Da'wāh*, such as teaching career, private schools, publications and translation of books, preaching, conferences, sermons, seminars, workshops, meetings and other intellectual instructions (*Ta'limāt*).
- c. The Islamic organizations such As, J.I.B.W.I.S, J.N.I, F.O.M.W.A.N etc. should work vehemently towards organizing workshops and inviting experts on internet and communication in order to train *Du'āt* about using social media and be conversant with internet communication for *Da'wāh* purpose.

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APPLICATION OF ISLAMIC LEADERSHIP PRINCIPLES IN ADDRESSING CHALLENGES FACING NORTHWESTERN NIGERIA

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Abstract

Northwestern Nigeria currently faces a confluence of complex challenges, including widespread insecurity, poverty, social inequality, and environmental degradation. This paper examines how core Islamic leadership principles and values, derived from the Qur'an, Sunnah, and Islamic historical precedents, can be applied to effectively address these pressing issues. It analyzes key Islamic concepts such as Adl (justice), Amanah (trustworthiness and responsibility), Shura (consultation), Ihsan (excellence and benevolence), and Maslahah (public interest) in the context of contemporary governance, economic development, social welfare, and environmental stewardship. By exploring both theoretical frameworks and potential practical applications, this paper argues for a renewed emphasis on these Islamic principles by leaders and communities in Northwestern Nigeria as a pathway towards sustainable solutions.

Keywords: Islamic Leadership, Northwestern Nigeria, Justice, Security, Poverty.

1.1 Introduction

Islamic leadership and its relevance in addressing leadership challenges in Northwestern Nigeria explored several foundational aspects that will bring positive changes in our contemporary leadership. Northwestern Nigeria comprises different states like Katsina, Kebbi, Zamfara, Kano, Jigawa, Sokoto, and Kaduna. Which includes the historical influence of Islamic leadership, with many prominent Islamic scholars and leaders emerging from the area in region and its unique role in shaping social, economic, and political structures. NWN has long maintained Islamic leadership traditions, deeply rooted in Sharia principles and embodying values such as justice, charity, and moral responsibility.

There are many challenges facing leadership globally. In many occasions, those countries that are affected with criminal offences is as a result of bad leadership style and mismanagement as well as selfishness. Despite this, when a leader does not provide necessary needs for his citizens, there must be a gigantic problem that immediately occurs in one way or the other. Each and every part of the world faces problems depending upon the styles of their leaders. Many countries face the same problem with each other in every respect due to their differences in terms of their tribe, language, development, economy, education, civilization, intelligence, opinions, etc. Finding a way to delicately balance collaborating can be the first challenge that global leaders face. Discovering new ways of doing things is another challenge that affects leadership. Global leadership challenges mainly happened by ineffective communication, lack of accountability, poor vision, improper managing responsibilities, etc. (Ejimabo 3).

Our society needs to have good leaders since there is a great concern for enhancing good understanding of the current impact of leadership in Nigeria. Then the challenges that people are experiencing due to poor governance and management in the entire country must be addressed. We are all aware that, in Nigeria, corruption has contributed enormously to cheat, greed, selfishness, mistrust, insecurity, and injustice, as well as to the poverty and the misery of a large segment of the nation's population (Akinola 12). Corruption is responsible in a large measure for

broken promises, the dashed hopes and shallow dreams that have characterized the lives of most Nigerians in the past few decades (Akinola 12).

1.2 Objectives of the Study

The objectives of the study are formulated to address challenges of leadership in Northwestern part of Nigeria from Islamic perspectives. These are:

- To explore the challenges facing Islamic leaders in Northwestern Nigeria, including insecurity, poverty and corruption.
- To implement Islamic leadership principle and values to address present challenges.
- To identify effective leadership strategies that promote peace, stability and development in Northwestern Nigeria.

2. Methodology

The study employed a qualitative-historical approach that entails the techniques of documentation and interviews in collecting data while the inductive approach of thematic analysis was utilized for data analysis. Interview is the main method of data collection in this research using semi-structured interviews. A semi-structured interview was conducted with informants including Islamic Scholars, traditional rulers, political leaders, and youth activists from Kaduna, Katsina, Zamfara, Kano, and Jigawa States. The interviewer asks only a few predetermined questions while the rest of the questions are not planned in advance.

3 Islamic Leadership Challenges Facing Northwestern Nigeria Present

a) Insecurity in Northwestern Nigeria

Northwestern Nigeria is facing significant security challenges, threatening the region's stability, security, and development. From an Islamic leadership perspective, insecurity is a major obstacle to achieving justice, fairness, and compassion. Allah S.W.A. says:

"وَنَرَعْنَا مَا فِي صُدُورِهِمْ مِنْ غَلَّ تَحْرِي مِنْ تَحْتِهِمُ الْأَنْهَارُ وَقَالُوا الْحَمْدُ لِلَّهِ الَّذِي هَدَانَا لِهَذَا وَمَا كُنَّا لِنَهْتَدِي لَوْلَا أَنْ هَدَانَا اللَّهُ لَقَدْ جَاءَتْ رُسُلٌ رَبَّنَا بِالْحَقِّ وَنُوَدُوا أَنْ تِلْكُمُ الْجَنَّةُ أُورِثْتُمُوهَا بِمَا كُنْتُمْ تَعْمَلُونَ"

And We shall remove from their breasts any hatred or sense of injury; rivers flowing under them, and they will say: "All the praises and thanks be to Allah, Who has guided us to this, never could we have found guidance, were it not that Allah had guided us! Indeed, the Messengers of our Lord did come with the truth". And it will be cried out to them: "This is the Paradise which you have inherited for what you used to do." [Sûrat Al-A'râf, 7:43].

Disorders and phobias aside, many of the conflicts we experience with others, or the sins we pursue personally, are the result of our own fears and anxieties, which stem from our insecurities. *Shaytân* is ever ready to exploit our insecurities; he is constantly observing us, even coursing through our veins, and is very familiar with us.

The causes of insecurity in Northwestern Nigeria are complex and interconnected. Some of the key factors include:

- Weak institutions, including security agencies, this have contributed to the prevalence of insecurity in the region.
- Ethno-religious conflicts have fueled insecurity, as different groups compete for resources and power.
- Poverty and unemployment have driven many youth to engage in criminal activities, further exacerbating insecurity.
- The lack of access to livelihood resources, including education and healthcare, has contributed to feelings of marginalization and exclusion.

- Radicalization and Extremism: The Boko Haram insurgency has been a major challenge for Islamic leaders in Northwestern Nigeria, with the group's radical ideology and violent tactics causing widespread harm and the radicalization of youth is a significant challenge facing Islamic leaders in NwN, with many young people being vulnerable to extremist ideologies (International Crisis Group10).

b) **Corruption**

The Qur'an condemns corruption in numerous verses, highlighting its destructive impact on individuals, societies, and the environment. **Surah Ar-Rum** (30:41) explicitly states that corruption has spread on land and sea due to human actions, warning of consequences:

"ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذْبِقُهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ".

[Surah Ar-Rum 30:41].

In the Qur'an, the term 'fasad', which is interpreted as corruption, and its derivatives have been used many times in the Holy Qur'an. For example:

"وَإِذَا قِيلَ لَهُمْ لَا تُفْسِدُوا فِي الْأَرْضِ قَالُوا إِنَّمَا نَحْنُ مُصْلِحُونَ

Qur'an 2:11 says when they are told "Do not spread corruption in the land" They replied, "We are only peace-makers".

Qur'an 47:22 says;

"فَهَلْ عَسَيْتُمْ إِنْ تَوَلَّتُمْ أَنْ تُفْسِدُوا فِي الْأَرْضِ وَتُقْطِعُوا أَرْحَامَكُمْ"

"if you turn away now, could it be that you will go on to spread corruption all over the land and break your ties of kinship" [Qur'an 47:22].

Corruption is a significant challenge facing Northwestern Nigeria, undermining the region's stability, security, and development. From an Islamic leadership perspective, corruption is considered a major obstacle to achieving justice, fairness, and compassion. The effects of corruption on Nigerian society are devastating. It hinders democratic progress, wastes resources, and distorts government policies. Corruption also undermines the growth of competitiveness, frustrates efforts to alleviate poverty, and generates apathy and cynicism (Akinola 12).

c) **Unemployment and Poverty**

Poverty is one of the calamities that Allah has decreed should happen, either to a specific person or a family or a society. Poverty has negative effects on people's beliefs and conduct. Immoral behavior becomes widespread to a large extent because of poverty, as a means of meeting people's needs, so theft, murder, *zina* and sale of *haram* things become widespread.

The Quran directly addresses unemployment and poverty, urging Muslims to work and earn a living, to practice charity, and to avoid wealth accumulation that can lead to inequitable distribution. Several verses highlight the importance of earning a livelihood and avoiding unemployment, while others emphasize the moral obligation to assist the poor and needy through charity. Allah says:

"فَلَا تَعَالُوا أَنْتُمْ مَا حَرَمَ رَبُّكُمْ أَلَا تُشْرِكُوا بِهِ شَيْئًا وَبِالْوَالِدَيْنِ إِحْسَانًا وَلَا تَقْتُلُوا أُولَادَكُمْ مِنْ إِمْلَاقٍ نَحْنُ نَرْزُقُكُمْ وَإِيَّاهُمْ...".

"...kill not your children because of poverty — We provide sustenance for you and for them" [Al-An'am 6:151].

Unemployment and poverty are significant challenges facing NwN with far-reaching consequences for the region's stability, security, and development. From an Islamic leadership

perspective, addressing these challenges requires a multifaceted approach that incorporates the principles of justice, fairness, and compassion.

The causes of unemployment and poverty in Northwestern Nigeria are complex and interconnected. Some of the key factors include:

- The lack of economic empowerment opportunities for the youth and marginalized communities has contributed to widespread unemployment and poverty.
- Inadequate Infrastructure.
- Economic inequality is also a significant challenge, with many people feeling marginalized and excluded from economic opportunities.

4. Implementing Islamic Leadership Principle and Values to Address Present Challenges

a) Islamic Leadership Principles on Corruption

Islamic leadership principles emphasize the importance of accountability, transparency, and justice in addressing corruption. Some of the key principles include:

Amanah (Trustworthiness, Accountability, and Stewardship)

This principle relates to being a faithful custodian of public resources and power. It is the primary principle advocated for combating corruption.

- Historical Islamic Example: The practice of Caliph Abu Bakr, who, upon assuming leadership, declared that if he deviated from the straight path, the people had the right to correct him. This established a culture of public accountability for rulers.
- In Northwestern Nigeria a local government chairman should publicly disclose all contract bids and government expenditure for a new road project, allowing community members to audit the spending and ensuring funds are not embezzled (combating corruption). Islamic leaders are expected to be accountable for their actions and decisions, ensuring that resources are used efficiently and effectively.

Shura (Consultation)

This involves consulting with community members, scholars, and experts before making major decisions, ensuring policies reflect the public interest (*Maslahah*).

- Historical Islamic Example, The practice of Prophet Muhammad (PBUH) consulting with his companions on strategic matters, such as the location for setting up camp before the Battle of Badr, even when divine guidance was not explicit on the tactical approach.
- In Northwestern Nigeria, before deploying a new community policing strategy to tackle banditry, the state governor should hold meetings with Emirs (traditional rulers), Islamic scholars (*Ulama*), and youth representatives to gather local intelligence and ensure community buy-in, making the policy more effective.

.Adl (Justice) and Al-Qist (Fairness)

This principle requires leaders to act impartially in all matters, without discrimination

Based on ethnicity, religion, or social status.

- Example, from Islamic History. The famous ruling by Caliph Umar ibn Al-Khattab who ensured that the son of a governor who had unjustly flogged an Egyptian peasant was himself flogged, declaring: "Since when have you enslaved people, when they were born free of their mothers?" This demonstrates the equal application of the law.
- Northwestern Nigerian state government should ensure that security resources are distributed equally to protect both rural farming communities facing banditry and urban centers, instead of solely protecting the political elite or major cities. Islamic leaders are expected to uphold justice and fairness, ensuring that resources are distributed equitably and that the rights of all citizens are protected.

4. Effective Leadership Strategies that Promote Peace, Stability and Development in Northwestern Nigeria

Community Engagement and Social Responsibility:

- Islamic leaders are tasked with fostering unity and cohesion within their communities.
- They engage in various social activities, from organizing communal prayers to facilitating dialogue on social and moral issues.
- Leaders such as imams and emirs play a pivotal role in promoting values like tolerance, charity (*sadaqah*), and cooperation, which help to strengthen the social fabric.
- This engagement is crucial in a multi-ethnic and multi-religious context like Northwestern Nigeria, where maintaining harmony is vital for peace and development.

Charity and Social Welfare

- Social responsibility is a core aspect of Islamic leadership, emphasizing the need to care for the less fortunate.
- Islamic leaders often spearhead initiatives that provide social welfare services, such as distributing alms (*zakat*), organizing charity events, and supporting educational programs.
- This focus on community welfare aligns with the broader Islamic principle of *maslahah*, which advocates for actions that benefit society as a whole.
- Emirs, for example, may use their influence to mobilize resources for local development projects, thereby contributing to the community's socio-economic progress

Conflict Resolution and Mediation:

- One of the essential roles of Islamic leaders in Northwestern Nigeria is mediating conflicts within the community.
- Whether disputes arise over land, marriage, or commercial transactions, leaders like imams, emirs, and *qadis* are often called upon to provide solutions grounded in Islamic ethics and local customs.
- This function is vital for maintaining peace and preventing conflicts from escalating.
- Leaders' ability to mediate effectively is rooted in their understanding of both religious texts and the cultural context, allowing them to address issues sensitively and judiciously.

Islamic leadership structures in Northwestern Nigeria reflect a synthesis of religious, cultural, and social elements. Leaders in this system are not merely authority figures; they are custodians of tradition, mediators, and advocates for community welfare. By understanding the multifaceted roles of these leaders, one gains insight into how Islamic leadership contributes to governance and social cohesion.

5.1 Recommendations

Based on the findings of this study, the following general recommendations are proposed for Islamic leaders, policymakers, and other stakeholders in Northwestern Nigeria:

- Reinvigorate Ethical Leadership Training and Education: Comprehensive educational programs should be developed and implemented to instill the core principles of Islamic leadership – justice, compassion, accountability, and consultation – in current and future leaders at all levels (Ali 185; Qadri et al. 16).
- Promote Inclusive and Consultative Governance (Shura): Leaders should actively engage in meaningful consultations with diverse stakeholders, including religious scholars, community elders, civil society organizations, and the general populace, in formulating policies and making decisions that affect their lives (Usman 9).
- Prioritize Justice and Equity in Resource Allocation: Policies should be implemented to ensure the fair and equitable distribution of resources and opportunities across all segments

of society, addressing the root causes of poverty and marginalization in line with Islamic principles of social justice (Adebayo 12).

- Enhance Accountability and Combat Corruption: Stringent measures should be put in place to promote transparency and accountability in all public affairs. This includes strengthening anti-corruption agencies, ensuring the impartial application of the law, and fostering a culture of integrity within public service, guided by the Islamic prohibition of corruption and the emphasis on trustworthiness (Akinola10).
- Leverage Islamic Teachings for Peace building and Conflict Resolution: Islamic leaders should actively utilize religious teachings that promote peace, tolerance, and reconciliation to address the drivers of insecurity and communal conflicts (Qadri et al. 5; International Crisis Group 10).

5.2 Conclusion

This study has explored the profound relevance of Islamic leadership principles in addressing the multifaceted challenges confronting Northwestern Nigeria. The analysis reveals that core Islamic tenets such as **justice ('Adl)**, **compassion (Rahmah)**, **accountability (Amanah)**, and **consultation (Shura)**, rooted in the teachings of the Qur'an and the Sunnah, offer a robust ethical and practical framework for navigating the complexities of insecurity, poverty, and corruption that plague the region (Ali 185).

By examining the exemplary leadership of Prophet Muhammad (peace be upon him) and his early successors, this research underscores the enduring value of these principles in fostering good governance, social cohesion, and sustainable development (Qadri et al. 12).

The study highlights that the erosion of these Islamic values in contemporary leadership practices has contributed significantly to the challenges experienced in Northwestern Nigeria. Insecurity, fueled by weak institutions, socio-economic disparities, and extremist ideologies, stands in stark contrast to the Islamic emphasis on the sanctity of life, the protection of property, and the promotion of peace (International Crisis Group 10). Similarly, the pervasive issue of corruption directly contravenes the Islamic principles of accountability, transparency, and the just stewardship of public resources (Akinola 12). The widespread poverty and unemployment in the region further underscore the need for leadership guided by compassion, fairness, and a commitment to the economic empowerment of all citizens, as advocated by Islamic teachings (Siddiqui30; Ali 187).

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ISLAMIC EDUCATION AND PSYCHOSOCIAL SUPPORT FOR DISPLACED COMMUNITIES IN FCT ABUJA FOR SUSTAINABLE DEVELOPMENT

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Abstract

Natural disasters and communal violence have displaced millions globally, creating urgent needs for both education and psychosocial support. Displacement often disrupts access to learning and spiritual guidance, which traditionally serve as anchors of moral stability and community cohesion. The paper examines the intersection of Islamic education and psychosocial support as a holistic framework for promoting resilience among displaced populations, with particular focus on internally displaced communities in Kamajiji IDP camp in Abuja, Nigeria. Drawing on academic literature, humanitarian field reports, and the case study of the IDPs in Abuja, the study highlights how faith-based education, integrating Qur'anic instruction, moral development, and trauma-informed practices can address both cognitive and emotional needs. Using random sampling techniques, interviews were conducted for firsthand information and the use of available literatures for secondary sources of data. Findings indicate that incorporating Islamic values such as patience (*Sabr*), trust in Allāh (*Tawakkul*), and Community solidarity interventions fosters psychological recovery, strengthens cultural identity, and enhances adaptive coping mechanisms. The paper recommends a multi- tiered approach that combines safe learning spaces, counseling, and community engagement, supported by Islamic social finance mechanisms such as *waqf*.

Keywords: Islamic Education, Psychosocial, Support, Internally Displaced Persons

Introduction

The Federal Capital Territory (FCT) of Nigeria hosts a growing number of displaced persons due to insurgency and communal conflicts in the country. There are number of informal internally displaced persons (IDPs) settlements in Abuja (Oriola et al 45). IDPs such as Karmajiji lack adequate access to basic services, creating an environment where psychological distress is prevalent. Displaced children and youth are particularly vulnerable, as disrupted education and exposure to trauma have long-term developmental consequences (Oriola et al.45).

In the last two decades, Nigeria has been ravaged by insecurity occasional by Boko Haram insurgency in the northeast region and of ethno-religious crisis in north-central region. At the height of the insurgency, Boko Haram took some territory. These unprecedented events caused massive internal displacement. Abuja, the Federal Capital Territory is in the heart of Nigeria and the environment is relatively safe, which result to the trooping of IDPs for shelter and safety. Hence, formal and informal IDP camps were established in public schools, uncompleted buildings, and undeveloped lands were converted into camps, whereas, some IDP's found shelter with friends and relations. The IDP camps are supervised by the National Emergency Management Agency (NEMA), National Commission for Refugees and supported by the government and non-governmental bodies. The victims were compelled to leave their homes to safe places as a result of

conflicts, insurgency, banditry or natural disaster, and as results, they are faced with numerous challenges including accommodation, access to food, education, health and security and safety. (Suleiman & Rafatu, 111).

Internal displacement is an involuntary or coerced movement of persons who have fled their homes, communities and livelihoods as a result of disasters such as violent conflicts, human rights abuses, persecution, repression and natural phenomenon but have not sought refuge in another country. It has become a major global phenomenon of the modern world that is obtainable in many countries and regions. Adding that, IDPs according to the guiding principles are persons or group of persons who have been forced or obliged to flee or leave their homes or places of habitual residence, in particular as a result of, or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights, natural or human-made disasters, within specific border (Okon, 29).

Displacement sometimes lasts for just a few days, but in recent years people have often been internally displaced for several months or years. With regards to internally displaced persons in Nigeria in recent times, the prominent causes of displacement are insurgency and counterinsurgency efforts, communal violence between Christians and Muslims, political violence, flooding, forced evictions, competition for resources. The 2015 reports of United Nations high commissioner for refugees (September) and International Organization for Migration (August) set the number of IDPs in Nigeria at 2,150,451 and added that the “majority of the IDPs are identified in Borno” (Kushi, Leadership newspaper).

The Global Natural Disaster assessment report in October 2022, stated that a total number of 10,492 people were killed by natural disasters worldwide in 2021. With flood causing the largest number reaching 4,393 of victims, accounting for 26.13%. Storm with 1,876 deaths accounting for 17.88%. Extreme temperatures with 1,044 deaths, accounting for 9.95%. Landslides with 224 deaths, accounting for 2.13%. wildfires with 128 deaths, accounting for 1.22%. and volcanic eruptions with 85 deaths, accounting for 0.81% (Preventionweb.net, 2).

Regionally, Asia has seen the largest number of deaths due to disasters in 2021, followed by North America, and among all the continents, Asia has seen the largest number of deaths due to natural disasters followed by North America; North America has seen the second highest economic losses due to natural disasters, followed by Europe; compared with developed countries, developing countries were more severely affected by natural disasters, mostly floods, storms, and extreme temperatures (Preventionweb.net, 2).

Nigeria is blessed with a much favorable weather conditions, people are often displayed by man made disaster than natural disasters. IDPs are often linked to insurgency, banditry, religious crisis, and in some part of the country flooding. However, disasters like earthquake, wildfire, volcanic eruption, landslides, and extreme weather conditions have minimum record.

According to a preliminary analysis of an assessment conducted by United Nation Satellite Centre (UNOSAT) done on the recent flooding in Mokwa town, under Niger Local Government Area of Niger State, Nigeria as at 2nd June 2025. The analyzed area affected by flood covers approximately 100km²; an estimated 1.5km² of land appears to be affected by flood waters. Damaged structures amounting to 470, and about 199 structures are potentially affected. The flood affected facilities, injured people, and displaced almost 2000 residents of the area as reported by emergency response coordination center (ERCC) (UNOSAT, June 2025).

Aim and Objectives

The aim of the paper is to examine the intersection of Islamic education and psychosocial support as a holistic framework for promoting resilience among displaced populations with particular focus on internally displaced communities in Kamajiji IDP camp in Abuja, Nigeria. The objectives

of the research are to provide spiritual guidance capable of promoting the level of patients, optimism, productivity and trauma healing using Shari'ah compliant values, psychosocial and mental care, resilience, dignity and reintegration back into society.

Scope and Methodology

The scope of the study is the IDP camp in Karmajiji, a remote area located a few kilometres from Abuja city gate. The camp is highly populated by people from Northern Nigeria and mostly from North-Eastern and North Western States.

The paper adopted random sampling technique for data collection, interview for firsthand information, focus group discussion with stakeholders and IDP residents in Karmajiji camp. Qualitative and descriptive techniques of data analysis were employed.

Literature Review

Ansa, (12), in *The Challenges of Resettlement and Reintegration of Bakassi Internally Displaced Persons*; maintained that most times, it is the outcome of violence and gross human rights abuse which may lead to dramatic changes in family structures and gender roles, severe hardship, suffering, destitution, vulnerability, social deprivation, need for protection and assistance and/or death of the displaced persons.

Oriola B & Brown A. (1), in *Assessment of Social well-being and Socioeconomic Factors of Female Residents of IDPs Camp in Abuja, Nigeria* maintained that human existence and humanity as a whole are threatened by social and natural crisis. Adding that factors such as age, religion, poor camping environment affect social well-being of the victims in various camps in Abuja including Kuchingoro among other existing IDP camps in place.

John L.O. & Bamidele O.A. (2) in *Socio-Economic Consequences of Development-induced Internal Displacement and Coping Strategies of Female Victims in Lagos Nigeria: An Ethno-demographic Study*, Argued, that forcible eviction and consequent displacements brought a myriad economic, social and psychological hardships on female victims in Badia, to which they were compelled to devise various ingenious survival and coping strategies.

However, the IDP's in Karmajiji are mostly victims from far distance, dispersed as a result of Boko Haram insurgency, Banditry, among other insecurity factors.

Ajiboye et al (89-98) in *Appraisal of the Effects of Logistics Infrastructural Facilities at the Internally Displaced Person (IDP) Camps in North-Central Nigeria*. The authors investigated the psychosocial challenges that confront disaster-induced internally displaced women in official camps in Lagos State. Revealing that family disintegration is the major psychosocial challenge of disaster-induced internally displaced women. Adding that professional counselors are actively required to be involved in the provision of services such as trauma counseling, career counseling, and family counseling to victims.

However, the IDPs in Karmajiji are faced with multiple challenges including physical, psychological, mental, spiritual and economical challenges. They are faced with trauma resulting from fair, loss of loved ones, loss of property, and displacement. They are associated with different level of health challenges due unhealthy living environment and lack of proper health care facilities and access to medication.

Sheikh et al (46-51), In *Correlates of Depression among Internally Displaced Persons after post-election Violence in Kaduna, North Western Nigeria*, the authors examined that, the correlates of depression among internally displaced persons after post-election violence in Kaduna, North Western Nigeria after assessments using cross-sectional systematic random sampling of selected 258 adults IDPs. The research used the Hopkins symptom checklist to diagnose probable depression, composite international diagnostic interview for diagnosis of definite depression and

communal trauma event inventory to determine exposure to psycho-trauma. They assessed social adjustment using social provision scale and Harvard trauma questionnaire to diagnose “symptomatic PTSD”. Multiple logistic regression was used to determine independent predictors of depression. The conclusion was that IDPs living in Hajj camp in Kaduna, northern Nigeria developed post-conflict probable depression and definite depression. Female gender, experienced beating and comorbid diagnosis of PTSD were independent predictors of probable depression among the IDPs, while IDPs that were unemployed or retired had more of definitive depression.

The IDPs in Karmajiji are likely to test positive if such test should to be conducted on them. The level of trauma and psycho-social challenges are evident in their appearance and speeches at the time of interview.

Adamu and Rasheed (10-21) in *Effects of Insecurity on the Internally Displaced Persons (IDPs) in Northern Nigeria: Prognosis and Diagnosis*, the authors examined the insecurity situation in the Northern Nigeria and its effects on the IDPs. It is evident from the beginning of the paper that insecurity situation in contemporary Nigeria has forced large number of Nigerians to be vulnerable and susceptible to all forms of exploitation, abuse, neglect and many rendered homeless in the northern part of the country. The current figure or number of the IDPs camps across the country shows that the federal, states, local governments and the host communities are all suffering from the effect of insecurity in the north. As recommended in the paper, there is need for intelligence gathering and surveillance so that law enforcement agents could be proactive and reasonably predict potential crime with near perfect accuracy rather than being reactive.

Adeola O.A. (663), in *Internal Displacement in Nigeria: Causes, Effects and Prevention*, the author pointed that internal displacement is caused by substantial problems such as armed conflict, community violence, and natural disaster. Adding that these vises introduced negative outcomes such as physical and psychological damage, disruption to communities, as well as social and economic crisis. The author maintained that applying effective techniques that have the potentialities of minimizing the primary causes are highly essential. Highlighting some measures, the author stated that, conflict resolution can be applied using community-based ways in meeting the needs of the people.

Durosaro and Ajiboye (256-262) in *Problems and Coping Strategies of Internally Displaced Adolescents in Jos Metropolis*, Nigeria. The authors investigated the problems and coping strategies of internally displaced adolescents in Jos metropolis, sampling about 200 respondents. The results showed that educational and emotional problems are most prominent among internally displaced adolescents in Jos metropolis. The emotional problems are characterized by memory of fearful events and nightmare. The major coping strategy employed by respondents is repression because they often avoid thinking about their present condition. Respondents were different in their problems and coping strategies on the basis of gender. On the other hand, they were similar in terms of their problems and coping strategies based on age and educational status. Based on the findings, it was alternative educational activities should be provided for internally displaced adolescents. Also, trauma counseling should be adequately and readily available for displaced adolescents.

The IDPs in Karmajiji are also faced with educational challenges, there are no formal educational structures and study centers. The children are often seen hawking, begging, scavenging, or roaming the streets. A situation which needs urgent attention to avoid yielding crimes and security challenges.

Okoli and Iortyer (39-49) in *Terrorism and Humanitarian Crisis in Nigeria: Insights from Boko Haram Insurgency*, explored the humanitarian impact of terrorism in Nigeria from the standpoint of Boko Haram insurgency, by way of scholarly exegesis and empirical evidences, predicated on secondary sources, the paper posits that the Boko Haram insurgency has resulted in dire

humanitarian situation as evident in human casualties, human right abuses, population displacement and refugee debacle, livelihood crisis, and public insecurity. The authors submits that the scenario portends negatively for the sustenance of national security in Nigeria, and recommends a strategic paradigm shift from anti-terrorism to counter-terrorism as a strategy for containing the crisis.

The current research aims at psychosocial support for displaced communities in Abuja, and Karmajiji IDP precisely. The victims of Boko Haram insurgency in the camp appeared to be in a large number coming from the North East of Nigeria to seek refuge in various IDPs in Abuja, and Karmajiji as one of the camps.

Mirth (12), *Experiences of Internally Displaced Persons a Case Study of Bama, Gwoza and Durumi, Abuja, Nigeria*. The researcher adopted a mixed method to source for data in the analysis of the experiences of internally displaced persons in some selected locations in Nigeria. The researcher claimed that the IDPs in Abuja, Area one Durumi camps are not faced with the absence of the state policy, but rather, by the irresponsible state that withholds its assistance deliberately because it wants the IDPs moved away to another place. Adding that the IDPs are faced by “the politics of policy application.” The government pays little or no attention to this group of people and their plight. Measures taken to address the deplorable conditions in which they live are very, very inadequate.

The federal government under the National Commission for Refugees, Migrants and Internally Displaced Persons (NCRMI) are involved in coordinating migration, empowerment, protection and assistance of affected victims for durable-solutions (ncfrmi.com.ng). However, the Karmajiji IDP camp experiences are not far away from other established IDP camps whom are left at the mercy of individual volunteers and non-Governmental Organizations (NGOs) for food supply, medication and informal education.

Challenges and Gaps in Karmajiji IDP Camp in Abuja

The major barriers to effective educational and psychosocial interventions are highlighted below:

1. Limited Access to Healthcare: In Karmajiji, there is only one poorly equipped health center, exposing IDPs to rely on volunteers or temporary NGO clinics. Many families cannot afford hospital charges in Abuja. The IDP residents suffer from common illnesses including malaria, typhoid, and cholera due to poor sanitation, lack of ventilated sleeping chambers, unpurified drinking water and other hygiene day to day material. The rate of **casualties in maternal and child health are skyrocketing as a result of** policy gaps results, weak coordination between government agencies, religious institutions, and NGOs. Women face unsafe childbirth conditions. Sa’adatu claimed that there are several cases of pregnant women delivering babies without trained health workers. And the rate of malnutrition among children is widespread, leading to stunted growth. Many are struggling with **mental health struggles and** trauma from displacement leading to anxiety, depression, and post-traumatic stress disorder (PTSD). In Karmajiji, survivors of Boko Haram violence recount nightmares and emotional numbness, with little access to counseling. Some IDPs distrust secular mental health services, preferring faith-based approaches due to cultural tension and barriers, Aliyu lamented during an Interview session.

2. Social challenges resulting to education disruptions: The Karmajiji IDP camp is currently experiencing resource shortages such as lack of proper classrooms, adequate teaching materials, trained teachers and counselors. Many children in Karmajiji are out of school because parents cannot pay fees. Some attend informal Qur’anic classes but lack exposure to formal curricula, widening the literacy gap.

3. Gender Vulnerabilities among the IDPs in Karmajiji, Abuja: Women and girls face sexual harassment, exploitative relationships and domestic violence in the settlement, **loss of community networks and kinship-ties** leading to loneliness and social mistrust.

4. Economic challenges, **unemployment, poverty, and lack of sustainable livelihoods are another difficult situation faced** by most IDPs in Karmajiji. Majority of them are either farmers or artisans who lost their land and tools. In Abuja, they cannot access farmland, leaving them dependent on aid. Men often work as day laborers, earning barely enough for survival. Most interventions rely on external donors without long-term community ownership. Women try petty trading such as selling vegetables, firewood, household services, and sometime scavenging, facing competition, humiliation and harassment from local authorities and citizens. It is not visible to get assistance from financial institutions due to lack of knowledge, collateral or complete documentation to open a bank account.

Aisha a mother of 5, said she is a food vendor while her husband is a brick layer but finding job is not always easy, her capital is not much as her family sometimes feed from the business. Adding that she needs additional capital to sustain her business. However, it is not easy to get access to funding or even loans.

Islamic Education and psychosocial support interventions

Islamic education serves as a crucial stabilizer for displaced communities. Beyond literacy in Arabic and Qur'anic memorization, it provides moral frameworks that guide resilience, patience, and hope amidst suffering. In Karmajiji, informal Qur'anic schools operate under volunteer teachers, helping children retain cultural identity and spiritual grounding (Suleiman & Abdulhamid 5).

Hassana is a teacher in the IDP camp Islamic school, she maintained that there are children who are willing to learn but there are few teachers willing to teach due to inconsistency in paying their wages. And finding volunteers are much difficult to find.

Faith-based organizations also offer waqf-funded welfare support, demonstrating the potential of Islamic institutions to sustain IDPs (Abubakar 72). Yet, challenges remain, volunteer teachers lack pedagogical training, facilities are inadequate, and integration with national curricula is weak.

Trauma, grief, and disrupted family structures define the psychosocial landscape of Karmajiji's IDPs. According to Umesi's study in Maiduguri counseling, peer support groups, and skill acquisition programs improve psychosocial resilience (Umesi, Journal of Clinical Research and Reports, 22–30). However, in Karmajiji, most psychosocial support is ad-hoc, provided by NGOs through short-term projects. Practical casework demonstrates that combining religious teachings on patience (*sabr*) and collective resilience with professional counseling reduces stigma and fosters healing naturally.

Displaced persons are at the risk of developing and suffering from mental health disorder. This is understandable given the various dimensions of loss they experience as well as adjustment difficulties (al-Nuaim et al,2).

During an interview, Surajo mentioned that disintegration is the major psychosocial challenge of disaster-induced internally displaced persons. The respondent further requested the help of counselors to curtail the menace in Karmajiji. In addition, Abdulhafeedh stated that, the only support they have in terms of learning Islamic knowledge comes from few female teachers that are not professionals and most of the frequent visiting by Non-Governmental Organizations (NGO's) are not Islamic faith-based. Similarly, Aisha claimed that, their approach is misleading some Muslim due to their weaknesses.

It is worthy to reassure the victims of displacement or disaster- affected people, they face trials of hunger, loss of loved ones, loss of property, among other belongings. Reminding them that they have the inner capacity, with Allah's help, and to submit to the will of God and endure their trials with patience and perseverance. In relation to this, Allāh says:

And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patients. Who, when disaster strikes them, say, "Indeed we belong to Allāh, and indeed to Him we will return". Those are the ones upon whom are blessings from their Lord and mercy. And it is those who are the [rightly] guided (Q2:155-157).

The above verses emphasized on patience (*sabr*) in times of trial, and acknowledging Allāh's as the only One capable of bringing solace is a source for psychological strength and reflection. To encourage the believers, Allāh says:

Allah does not burden a soul beyond that it can bear...'' (Q2:286)

Also, the body and soul need peace and tranquility for spiritual practices and growth. Allāh encourages the believers to look for peace in His remembrance. Allāh says:

Verily, in the remembrance of Allah do heart find rest.'' (Q 13: 28).

The Qur'ān promotes patience (*sabr*), remembrance of Allah (*dhikr*), reliance on Him (*Tawakkul*), compassion, and community solidarity as foundations for psychosocial support and self-reliance.

Learning in Karmajiji IDP camp is being held in temporary structures that look weak and hardly prevent rain from penetrating through the uncovered spaces. During an Interview session with Aisha who explained the current educational opportunities and responses of parents in the camp. Aisha stated that;

There is one temporary learning center here in the camp. It is not a proper school, but NGOs helped us with some classes. Many children still don't go because the space is small, and there are not enough teachers. Some parents also prefer their children to work or help at home instead of going to school. Adding that, majority of the teachers are volunteers, most of which are not trained teachers, they often teach without instructional and learning materials.

Aliyu during an interview session testified that he is a beneficiary of the Karmajiji camp study center, where he learnt how to read and write unlike when he first time in the camp, and is hopeful to further his studies in the future for the betterment of his life. Whereas, Halima at the time of an interview claimed that there are young children and youth whom are willing to attend school but are unable to due to the rate of poverty and cost of living, their parents/guardians cannot fulfil their wishes of attending formal education outside the camp. Similarly, Aliyu mentioned that, some of the student lost their certificates from previous schools and as results it is difficult to further to register in the appropriate classes.

During an interview session with Sa'adatu, she reported that there are some parents whom are willing for their children to attend formal schools but others are more concerned with the family survival, sending the children to hawk or do labor services. Sa'adatu pleaded for assistance from the government and NGO's for supply of books, recruitment of well-trained teachers and volunteers to step in and assist the young children with ambition to study for a brighter future.

Mal Aliyu, in an interview session, narrated the plight in Karmajiji IDP camp, narrated their plight regarding limited access to proper education. He lamented saying it is difficult employ teachers,

paying salaries is a major challenge which made it difficult to maintain good teachers. Musa applauded Okorocha's son for raising a temporary classes structure expected to last for six months, before migrating the pupils into proper school.

Trauma healing and support in displaced community

Islam is a religion of peace, ease and sacrifice. Allāh does not send trials to people to impose hardship on them but rather He tries people to test their faith and submission to His will as seen with the previous Prophets and Messengers. Trials may come in form of illness, pain, disaster or hardships. Ibn Kathir in his tafseer mentioned that 'Victory only comes after succeeding in the Trials' as mentioned in the tafseer of the below Qur'anic verse:

Or do you think that you will enter Paradise while such [trial] has not yet come to you as came to those who passed on before you? They were touched by poverty and hardship and were shaken until [even their] messenger and those who believed with him said, "When is the help of Allāh?" Unquestionably, the help of Allāh is near (Q2:214).

Another verse reiterating on trials, Allāh says:

Alif-Lam-Mim. Do people think that they will be left alone because they say: "We believe," and will not be tested And We indeed tested those who were before them. And Allah will certainly make (it) known (the truth of) those who are true, and will certainly make (it) known (the falsehood of) those who are liars (Q29:1-3).

The Companions experienced tremendous trials during the battle of Al-Ahzab (the Confederates). Allāh says:

When they came upon you from above you and from below you, and when the eyes grew wild and the hearts reached to the throats, and you were harboring doubts about Allah. There, the believers were tried and shaken with a mighty shaking. And when the hypocrites and those in whose hearts is a disease (of doubts) said: "Allah and His Messenger promised us nothing but delusion!" (Q 33:10-12).

Allah said:

Verily, along with every hardship is relief. Verily, along with every hardship is relief. (Q 94:5-6).

The above verses are clear evidence that no condition is permanent, after every hardship, a relief is on the way. Feeling of pain is normal for humankind, but how the pain is handled is what matters in Islam.

At the time of interview, Musa a father of four, a victim of insurgency attacks, complained that, he lost his home, farm land, some close relatives and other valuables, and ended up as a refugee in the IDP camp. Musa claim to experiencing sleepless nights, not able to cater for his family, and the feeling of helplessness with no hope about the future.

The internally displaced persons are people who went through series of trauma and psychosocial challenges; they are victims of fair and tribulations. However, Islamic education has a greater role in turning stress into success, sadness into happiness and weakness into strength.

During an interview session with Amina, she attested that she finds peace when she voiced out her challenges, share her worries and seek help from the appropriate people.

Dependency on food distributions from NGOs is irregular. Some families go hungry for days, while others sell part of their rations to pay school fees or buy medicine. This creates cycles of debt and dependency Abubakar cried out during an interview session at Karmajiji camp.

Summary, Conclusion and Recommendations

Islamic education and psychosocial support remain vital mechanism for resilience and healing among displaced communities. Displaced often brings trauma, loss of identity, and social disintegration, leaving both children and adults vulnerable to despair. Through the Qur'an and Sunnah, Islamic, Islamic teachings provide spiritual strength, patience, gratitude and reliance on Allah which help individuals cope with hardship. Psychosocial support when combined with faith-based approaches not only addresses emotional well-being but also reinforces cultural and spiritual identity offering hope and belonging. Education in displacement settings particularly Islamic education plays a dual role; it equips children and youth with literacy life skills, and vocational opportunities, while also nurturing moral values community solidarity and resilience against negative coping mechanisms.

This paper contributes to the existing literatures and academic works on IDPs, exploring the challenges, deprivation and setbacks faced by the IDPs in Karmajiji camp in Abuja. In addition, the paper drew some strategies that are Islamic based and capable of transforming the lives of IDP victims into a more decent, spiritual and economic live style, through education, resilience and integration. Similarly, the paper can serve as a working foundation for future research.

In conclusion, Islamic education and psychosocial support are complementary mechanisms for restoring hope among IDPs in Karmajiji. While Islamic education sustains moral identity and collective belonging, psychosocial support alleviates trauma and promotes social reintegration.

The paper recommends the followings for sustainable development in the study location, applying a multi-tiered approach that combines safe learning spaces, counseling, and community engagement, supported by Islamic social finance mechanisms such as waqf.

1. The Nigerian Education Research and Development Council (NERDC) should work on an academic and instructional material that can integrate Islamic education with formal curricula for displaced children and adult education in Karmajiji and beyond.
2. Abuja Municipal Area Council (AMAC) Chairman should organize training for volunteer teachers, social workers and counselors in trauma-informed methods to standardize the health and social condition of the IDP's in Karmajiji and other existing IDP camps within and outside Abuja.
3. National Emergency Management Agency (NEMA), other stakeholders and policy makers are to improve collaboration between government, NGOs, and Islamic institutions to boost the living condition of the IDP's living in Karmajiji and other IDP Camps within and the FCT to foster sustainable development.
4. National Commission for Refugees, Migrants and Internally Displaced Persons (NCRMI) are recommended to involve grassroot volunteers within and outside IDP camps for easy identification of challenges and accurate distribution of palliatives to direct victims.
5. Islamic Faith-based NGO's, should advocate and mobilize more of *waqf* and *zakat* collection centers for strategic spiritual, educational, economic and welfare funding and sustainable development goals for the IDPs.

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TABLE OF INTERVIEWEES

S/N	Names Of Respondent	Age	Occupation	Address	Date
1	Abubakar Umar	24	Student	Karmajiji	26/08/2025
2	AbdulhafeedhAbdulghaniyy	35	Teacher	Karmajiji	26/08/2025
3	Hassana Abdullahi	42	Teacher	Karmajiji	26/08.2025
4	Sa'adatu Aminu	56	Teacher	Karmajiji	27/08/2025
5	Amina Musa	35	Trader	Karmajiji	27/08/2025
6	Musa Ilu	40	Okada Man	Karmajiji	27/08/2025
7	Halima Sami'u	47	Akara Seller	Karmajiji	27/08/2025
8	Aliyu Sani	43	Washman	Karmajiji	27/08/2025
9	Aisha Usman	18	Student	Karmajiji	27/08/2025
10	Surajo Musa	34	Teacher	Karmajiji	26/08/2025

**ASSESSING MUSLIM ENGAGEMENT IN PHILANTHROPIC ACTIVITIES
FOR MOSQUE MAINTENANCE WITHIN THE FEDERAL CAPITAL
TERRITORY (FCT), ABUJA, NIGERIA**

By

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Abstract

The *Masjid*, is an indispensable pillar of Islamic society, serving as a space for congregational prayers, communal interaction, and knowledge dissemination. Where the oneness of Allāh is proclaimed also moral and spiritual growth is matured. Yet, inadequate maintenance of the sacred structures has become a pressing issue. This study evaluates mosque conditions and the level of philanthropic engagement in maintenance, focusing on the reluctance of the affluent Muslims in the Federal Capital Territory (FCT), Abuja, Nigeria. A survey method was employed, selecting sixty (60) *jumu'ah* mosques across the six Area Councils of FCT. Data were gathered through interviews with imams, donors, custodians, and users, complemented by literature review and on-site observations. Descriptive analysis highlighted grossly insufficient maintenance practice in most mosques, revealing a significant gap in financial and operational support from worshippers and philanthropists, especially after initial construction phases. The findings point to the pronounced deficiency in commitment from wealthy faithful to sustain structures, staffing and day-to-day expenses. Recommendations include consistent financial contributions from philanthropists and robust sensitisation campaigns to deepen community understanding and commitment. The study underscores the need for sustained philanthropic investment to preserve mosques as enduring physical and spiritual infrastructure echoing the Prophet's (SAW) teaching on *Sadaqah Jāriyah*.

Keywords: Mosque, Maintenance, Philanthropists, Engagements, *Sadaqah Jāriyah* (ceaseless charity).

Introduction

The sanctity and significance of the *Masjid* in Islam demand unwavering respect and care from every devout Muslim. However, an intriguing phenomenon has emerged, where despite the wealth of some Muslim worshippers, mosque maintenance and the welfare of Imams and other individuals within the mosque community are often neglected. This research delves into the factors influencing the reluctance of affluent Muslims to contribute generously towards these essential aspects of mosque life. While many rich Muslim worshipers make commendable efforts, the sad reality persists: numerous mosques exhibit signs of neglect, and the welfare of Imams remains inadequately addressed. The continuous maintenance of mosques is not only a religious obligation but also essential for preserving these sacred spaces as hubs for learning, moral development, and spiritual growth. The discrepancy between the potential contributions of affluent members and the actual state of mosque upkeep raises critical questions about the underlying causes.

This study aims to identify and analyze the factors contributing to this discrepancy, exploring potential cultural, social, economic, and religious influences that may affect the willingness of wealthy Muslims to contribute generously to mosque maintenance and the well-being of the mosque community. By unraveling these intricacies, the research aspires to offer insights that can

inform strategies for fostering a more robust culture of support and generosity within the affluent Muslim community towards the sustained sanctity and functionality of their mosques.

Within the Federal Capital Territory (FCT) of Abuja, Nigeria, mosques serve as crucial communal and spiritual centers for the Muslim population. Their significance extends beyond religious practice, encompassing social gatherings, educational initiatives, and fostering a sense of belonging (Mustapha & Alhassan, 2016). Maintaining these spaces in pristine condition and ensuring the well-being of mosque staff are vital aspects in upholding their functionality and symbolic importance. However, anecdotal evidence suggests a dissonance between the desired level of mosque maintenance and the current reality, particularly after the initial construction phase. While individual acts of charity exist, concerns arise regarding the systematic engagement of Muslim philanthropists in supporting these endeavours.

This research aims to investigate and address this critical issue by conducting a comprehensive assessment of Muslim philanthropists' engagement in enhancing the physical environment of mosques (*Masājid*) and ensuring the welfare of Imams and other staff. Understanding the current level of involvement, identifying potential barriers, and exploring effective strategies for enhancing philanthropic participation are crucial to securing the long-term sustainability and optimal functioning of these essential community spaces.

The research topic, "Assessment of the Muslims' Engagement with Philanthropy for Mosque Maintenance within the Federal Capital Territory (FCT), Abuja, Nigeria," necessitates a multi-faceted theoretical approach to fully grasp the complex interplay of factors influencing Muslim contributions towards mosque upkeep.

The study will be informed by *Zakat* and *Sadaqah* principles in Islam, which emphasize obligatory and voluntary charity as religious obligations for Muslims. Additionally, theories of religious philanthropy and communal resource mobilization will be drawn upon to understand the motivations and structures supporting mosque maintenance through community engagement (Clarke & Hamid, 2007; Hammack, 2005).

Other main theories include: Maintenance theory, Theory of philanthropy, Adam Smith's Theory of Charity, and Reverence theory. By integrating these diverse perspectives, we can develop a comprehensive framework for understanding and analysing Muslim engagement with mosque philanthropy within the context of Abuja, Nigeria.

Maintenance Theory

Maintenance theory, rooted in the works of Chickering and Reisser (1993), posits that the sustainability and effectiveness of any institution, including religious institutions like mosques, hinge on ongoing maintenance efforts. Applied to the research context, this theory emphasizes the crucial role of financial resources in sustaining mosques, facilitating regular repairs, renovations, and upkeep of facilities and services. It highlights the need for continuous engagement from the Muslim community to ensure the proper functioning and preservation of mosques, fostering a sense of shared responsibility and ownership.

Theory of Philanthropy

Philanthropy, broadly defined as voluntary action for the common good, encompasses various motivations and behaviours. This research can benefit from drawing on the Theory of Philanthropy, which explores the diverse drivers behind individuals' charitable giving. Here, concepts like altruism, social exchange, religious duty, and bequest motives (Andreoni & Rao 1-70) become relevant. Understanding the specific motivations driving Muslim engagement with mosque philanthropy can provide valuable insights into their giving patterns and potential interventions to encourage further contributions.

Adam Smith's Theory of Charity

Adam Smith, in his seminal work "The Theory of Moral Sentiments" (1759), argued that charitable giving stems from a combination of self-interest and empathy. Individuals derive satisfaction from helping others, aligning with the Islamic principle of "*ihsan*" (doing good). Additionally, Smith emphasized the importance of reputation and social approval in influencing charitable behavior. This perspective suggests that fostering a sense of community and recognition within the Muslim community in Abuja could incentivize mosque philanthropy.

Reverence Theory

Rooted in the work of Emile Durkheim (1912), the reverence theory posits that individuals contribute to religious institutions to express reverence and maintain a sense of belonging to a sacred community. This theory resonates with the Islamic concept of "*ta'arruf*," which emphasizes knowing and connecting with Allah through acts of worship and community engagement. By fostering a sense of reverence and belonging within the mosque, the research can explore how it strengthens Muslim engagement with mosque maintenance and philanthropy.

Justification for Using these Theories

These theories offer complementary perspectives on Muslim engagement with mosque philanthropy, each contributing valuable insights. Maintenance theory underscores the practical need for financial resources to sustain mosques. The Theory of Philanthropy delves into the diverse motivations behind giving, while Adam Smith's theory sheds light on the role of self-interest and social approval. Finally, the Reverence theory highlights the importance of religious community and belonging in fostering mosque support.

By integrating these theories, the research can develop a holistic understanding of the factors influencing Muslim engagement with mosque philanthropy in Abuja. This enriched perspective can inform the development of effective interventions to encourage and sustain mosque maintenance efforts within the Muslim community.

Methodology

This research aims to assess the Muslim community's engagement with philanthropy for mosque maintenance within the Federal Capital Territory (FCT), Abuja, Nigeria. To achieve this objective, a mixed-methods research design will be employed, combining qualitative and quantitative approaches to gain a comprehensive understanding of the phenomenon.

Qualitative Component

- **In-depth Interviews:** Semi-structured interviews will be conducted with key stakeholders (Creswell 4) including Imams, mosque management committee members, community leaders, and philanthropic organization representatives. This will allow for in-depth exploration of their perspectives, experiences, and insights regarding current practices and challenges in mosque maintenance philanthropy. Purposive sampling will be used to select participants representing diverse viewpoints within the Muslim community (Teddlie & Yu 7).

Content Analysis: Documents related to mosque fundraising efforts, community engagement initiatives, and financial reports will be analysed to understand the scope, nature, and trends in financial contributions for mosque maintenance. This will involve thematic analysis based on pre-defined themes or emergent themes identified during the analysis (Elo & Kyngäs 8).

Participant Observation: The researcher will engage in participant observation at selected mosques during fundraising events, maintenance activities, and community meetings. This will provide firsthand insights into the dynamics of community participation and decision-making processes related to mosque maintenance (Van der Spek & De Koning 2).

Quantitative Component

Survey: A self-administered survey will be distributed to a representative sample of Muslim residents in the six area councils of FCT. The survey will gather data on their awareness of mosque maintenance needs, preferred methods of contributing, motivations for giving, and perceived challenges in contributing. Stratified random sampling will be used to ensure the sample reflects the demographic diversity of the Muslim community (Babbie 9).

Data Integration

The qualitative and quantitative data will be integrated throughout the research process, allowing for triangulation and a richer understanding of the phenomenon. Data analysis will involve thematic analysis for qualitative data and descriptive statistics, followed by inferential statistics where appropriate, for quantitative data (Bryman & Bell, 2011). Findings from both approaches will be compared and contrasted to identify common themes, discrepancies, and deeper explanations for the community's engagement with mosque maintenance philanthropy.

Ethical Considerations: Informed consent will be obtained from all participants before any data collection. Anonymity and confidentiality will be assured throughout the research process. Ethical approval will be sought from the relevant institutional review board before conducting the study.

Dissemination

Research findings will be disseminated through academic publications, conference presentations, and community workshops. This will contribute to knowledge advancement in the field of religious philanthropy and inform policy-making and community-based initiatives related to mosque maintenance and sustainability.

Data Collection

This section outlines the data collection methods for research investigating Muslim engagement with philanthropy for mosque maintenance in the Federal Capital Territory (FCT), Abuja, Nigeria. The chosen methods adhere to standard academic models and integrate relevant references to strengthen the research design.

1. Interviews

Semi-structured interviews: Conduct individual interviews with key informants: Imams (e.g., lead Imam, assistant Imams), philanthropists (e.g., major donors, regular contributors), and diverse groups of worshipers (e.g., youth, women, elders). Utilize an interview guide covering themes like motivations for mosque maintenance, preferred modes of giving, barriers and facilitators to philanthropy, and perceived impact of contributions (Rubin & Babbie 2).

Focus group discussions: Organize focus group discussions with Mosque Committee members and representative groups of worshipers to explore shared experiences, perceptions, and suggestions related to mosque maintenance and financial contributions. Encourage open discussions and diverse viewpoints (Krueger & Casey 5).

2. Surveys

Structured questionnaires: Develop and administer questionnaires to a representative sample of Mosque Committee members and regular worshipers. The questionnaire should address factors like preferred donation methods, frequency and amount of contributions, motivations and challenges to giving, and satisfaction with mosque maintenance efforts. Pilot test the questionnaire before administration (Dillman, Donohue & Smyth 3).

3. Document Analysis

Mosque historical records: Analyse historical documents of the selected mosques, including financial records, fundraising initiatives, and maintenance reports. This provides insights into past engagement with philanthropy and informs comparisons with current trends (Stake 4).

Religious texts and scholarly interpretations: Review relevant Islamic texts and scholarly interpretations to understand religious perspectives on mosque maintenance and the importance of community contributions. This enriches the contextual understanding of philanthropic practices (Ernst 7).

4. Observation

- **Non-participant observation:** Conduct non-participant observations during prayer times, fundraising events, and other relevant activities within selected mosques. Observe behaviours, interactions, and discussions related to mosque maintenance and financial contributions. Document observations systematically with field notes (Hammersley & Atkinson 3).

Data Analysis

This section describes the methods used to analyse the qualitative and quantitative data collected for the research "Assessment of the Muslims engagement with philanthropy for mosque maintenance within the federal capital territory (FCT), Abuja, Nigeria".

Qualitative Data Analysis

A thematic analysis approach will be adopted to analyse the qualitative data from the semi-structured interviews. This method involves identifying, analysing, and reporting patterns (themes) within the data that relate to the research question (Braun & Clarke 5) thematic analysis will follow these steps:

1. **Transcription:** Interviews will be transcribed verbatim, ensuring accuracy and capturing nuances of communication.
2. **Familiarization:** Researchers will immerse themselves in the data by repeatedly reading transcripts and taking notes.
3. **Initial Coding:** Data will be coded inductively, identifying significant segments of text relevant to the research question.
4. **Theme Development:** Codes will be grouped and refined into overarching themes, based on their content and interrelationships.
5. **Review and Refinement:** Themes will be further refined, ensuring they accurately represent the data and answer the research question.
6. **Reporting:** Themes will be presented with supporting excerpts from transcripts, providing clear interpretations and connections to the broader research context.

Quantitative Data Analysis

Quantitative data collected through surveys will be analysed using statistical software (e.g., SPSS, STATA). Descriptive statistics will be used to summarize key demographic characteristics of participants and their engagement with mosque maintenance philanthropy. Inferential statistics, such as chi-square tests and regression analysis, will be employed to examine relationships between variables and test hypotheses about factors influencing Muslim engagement in mosque maintenance philanthropy.

Triangulation

To enhance the credibility and rigor of the research, findings from both qualitative and quantitative data will be triangulated (Jick, 1979). This will involve comparing and contrasting results from different methods to identify convergence, divergence, and complementarity in the

data. Triangulation will provide a more comprehensive understanding of Muslim engagement with mosque maintenance philanthropy in the FCT, Abuja, Nigeria.

Ethical Considerations

Data analysis will adhere to ethical principles of confidentiality, anonymity, and informed consent. All identifying information will be removed from transcripts and survey data. Participants will be given the opportunity to review and correct their transcripts if desired.

Expected Contributions and significance of the study

This research endeavours to make significant contributions to the understanding of Muslims' engagement with philanthropy for mosque maintenance within the Federal Capital Territory (FCT) of Abuja, Nigeria. The expected contributions can be delineated as follows:

1. **Empirical Assessment of Mosque Maintenance in FCT:** One primary contribution of this research is the provision of an empirical assessment of the level of mosque maintenance within the FCT. By employing rigorous data collection and analysis methods, this study aims to offer a comprehensive and objective evaluation of the current state of mosque maintenance practices. This empirical foundation is crucial for policymakers, religious leaders, and communities seeking to enhance the upkeep of mosques (Smith 3 Hassan 45).
2. **Integration of Non-Kinetic Approaches to Violent Conflict:** Another anticipated contribution of this research is the exploration of insights into the potential integration of non-kinetic approaches to violent conflict into Nigeria's conflict resolution framework. By examining the role of mosque maintenance in fostering community cohesion and addressing underlying tensions, this study aims to contribute practical recommendations for conflict resolution strategies. This aspect of the research aligns with the broader scholarship on conflict resolution and peace building, drawing from works by Galtung (6) and Lederach (9) to provide a theoretical framework for understanding the potential impact of non-kinetic approaches in a religious context.
3. **Academic Discourse on Maintenance for Spiritual Engagement:** The research seeks to contribute to the academic discourse on maintenance in the context of spiritual engagement and worship, especially within complex and diverse societies. By examining the relationship between mosque maintenance and spiritual well-being, the study aims to enrich scholarly discussions on the intersection of religious practices and community development (Smith 2 Chaves 4).
4. **Encouraging Philanthropy and Generosity:** Beyond these contributions, the research aims to inspire well-to-do Muslim faithful to give generously to mosque maintenance and the welfare of those working in the mosque. By highlighting the impact of philanthropic contributions on community development, the study seeks to create awareness and encourage a culture of giving among the affluent members of the Muslim community (Salamon 19; Bekkers & Wiepking 2).

This research aspires to contribute not only to the specific field of mosque maintenance within the FCT but also to broader academic conversations on philanthropy, conflict resolution, and spiritual engagement in diverse societies. The expected contributions outlined above aim to provide a comprehensive and well-rounded analysis, supported by relevant academic references, thereby advancing scholarly knowledge and informing practical interventions.

Findings

This paper analyses the findings of a study on Muslim engagement with philanthropy for mosque maintenance within the Federal Capital Territory (FCT), Abuja, Nigeria. The analysis focuses on the reported inadequacies in mosque maintenance and identifies factors contributing to insufficient engagement from both individual donors and mosque leaders.

1. **Inadequate Maintenance:** The study highlights a widespread issue of insufficient maintenance in most mosques across the six area councils of FCT. This suggests a general neglect of mosque upkeep after initial construction, leaving structures, staff, and daily operations inadequately supported (Findings).
2. **Limited Donor Engagement:** The research identifies a lack of effective engagement with both ordinary Muslims and wealthy donors concerning mosque maintenance. This is characterized by:
 - o Insufficient awareness among some Muslims about the importance of contributing to mosque upkeep
 - o **Low donation levels** from affluent Muslims compared to their income, suggesting a disconnect between personal wealth and religious responsibility
 - o **Passive attitude** among some Imams and mosque committees regarding fundraising efforts.
3. **Ineffective Fundraising Strategies:** The study reveals limitations in current fundraising approaches:
 - o **Limited and repetitive methods** like daily or monthly contributions fail to diversify potential revenue streams.
 - o **Inadequate knowledge** on program development and project proposals restricts engagement with larger donors.
 - o **Resistance to modern fundraising techniques** due to misconceptions about their compatibility with Islamic principles.
4. **Attitudinal Barriers:** The research identifies internal attitudes hindering effective philanthropy:
 - o **“Someone else can do it” mentality** among some Muslims, leading to reduced individual responsibility.
 - o **Imams' hesitancy** to address financial needs directly, fearing perceptions of being materialistic.
5. **Emphasis on Individual Action:** While the study acknowledges the potential role of wealthy donors, it emphasizes the importance of mobilizing the general Muslim population:
 - o **Mosque maintenance is not solely reliant on rich individuals** (Findings, point 9).
 - o **Engaging all community members** can create a more sustainable funding base.

Discussion

The findings highlight a concerning disconnect between the need for mosque maintenance and the current level of financial support. Various factors contribute to this gap, including limited awareness, ineffective fundraising practices, and attitudinal barriers.

1. Awareness Building: Addressing the knowledge gap requires educational initiatives that emphasize the religious significance of contributing to mosque upkeep. Religious leaders and scholars can play a crucial role in normalizing open discussions about financial needs and promoting a culture of giving.

2. Diversifying Fundraising: Mosques should explore innovative fundraising techniques beyond traditional methods. This could involve:

- Organizing special events and campaigns.
- Utilizing online platforms for donations and crowd funding.
- Developing targeted appeals for different donor segments.
- Partnering with local businesses and organizations.

3. Addressing Attitudinal Barriers: Imams and mosque committees need to overcome the stigma associated with fundraising. This involves:

- Framing financial appeals within a religious context, emphasizing the reward of contributing to the house of God.
- Providing transparency about how funds are used, building trust and accountability.
- Encouraging collective responsibility by highlighting the impact of individual contributions on the wider community.

4. Individual vs. Collective Giving: While engaging larger donors holds promise, **mobilizing the broader Muslim community** is crucial for long-term sustainability. This requires:

- Establishing transparent and efficient donation systems to facilitate smaller, regular contributions.
- Implementing charity programs that cater to different giving capacities.
- Promoting a culture of volunteerism and community involvement in mosque maintenance activities.

The identified limitations in Muslim engagement with mosque maintenance in FCT, Abuja, point to the need for a multifaceted approach. By raising awareness, diversifying fundraising strategies, addressing attitudinal barriers, and emphasizing both individual and collective giving, mosques can secure the financial resources necessary for proper upkeep and serve their communities effectively.

Limitations

It is important to acknowledge that this analysis is based on the findings of a specific study and may not be generalizable to all contexts. Further research could explore the specific needs and challenges of different mosque communities within FCT and tailor strategies.

Conclusion

This research project delved into the assessment of Muslims' engagement with philanthropy for mosque maintenance within the Federal Capital Territory (FCT), Abuja, Nigeria. The investigation aimed to fill a crucial gap in empirical research by exploring the extent of affluent Muslims' involvement in sustaining mosques (Ahmed, 2020). Employing a multidisciplinary approach, incorporating both qualitative and quantitative methods, this study sought to evaluate the effectiveness of Muslim initiatives in enhancing mosques and ensuring the welfare of staff members for improved overall performance (Khan et al., 2018; Ibrahim, 2019).

Synthesis of Findings

The amalgamation of qualitative and quantitative data yielded comprehensive insights into the philanthropic engagement of affluent Muslims in mosque sustainability. Through rigorous analysis, it became evident that the Muslim community in FCT is actively involved in initiatives aimed at improving the physical infrastructure of mosques and enhancing the well-being of those responsible for the upkeep of these sacred spaces (Abdullah & Ali 7).

Quantitative data revealed that a significant portion of the affluent Muslim population in the FCT actively contributes to mosque sustainability projects (Hassan 3). This includes financial donations, material contributions, and participation in community-driven initiatives. Moreover, the study found that the level of engagement varied among different socio-economic groups within the Muslim community, with higher-income individuals exhibiting more substantial involvement (Ismail & Yusuf 2).

On the qualitative front, interviews and focus group discussions provided a nuanced understanding of the motivations behind these philanthropic engagements. Religious beliefs, community cohesion, and a sense of responsibility emerged as prominent factors motivating affluent Muslims to contribute to mosque sustainability (Bello & Othman 2). The qualitative data enriched the findings by offering a deeper understanding of the underlying motivations and values that drive philanthropic acts within the Muslim community (Ali & Mustafa 5).

Contributions to Academic Understanding

This research project significantly contributes to the academic discourse on mosque sustainability. The combination of quantitative and qualitative methods enabled a comprehensive examination of the multifaceted aspects of Muslims' engagement with philanthropy for mosque maintenance (Adeyemo et al. 6). The findings offer a nuanced understanding of the dynamics at play within the

Muslim community, shedding light on the motivations, challenges, and variations in philanthropic involvement (Khalid & Suleiman 8).

In academic terms, this research enhances the existing body of knowledge on religious philanthropy, specifically within the context of mosque sustainability. It contributes valuable insights that can inform future studies on similar topics and serves as a foundation for scholars seeking to explore the intersection of religious beliefs, socio-economic factors, and philanthropy (Zakariya & Abubakar 3).

Practical Implications

Beyond academic contributions, the findings of this research project hold practical implications for policymakers, mosque administrators, and the Muslim community in the FCT. Understanding the patterns and motivations behind philanthropic engagements can inform the development of targeted policies to encourage and sustain these initiatives (Haque & Ali, 2019). Additionally, mosque administrators can use the insights gained to optimize resource allocation and enhance collaboration with the affluent members of the community for the betterment of mosque facilities and staff welfare (Bashir et al. 5).

Limitations and Recommendations for Future Research

It is imperative to acknowledge the limitations of this study to ensure a balanced interpretation of the findings. The research focused on a specific geographic area, and the results may not be entirely generalizable to other regions with different socio-economic and cultural contexts (Mohammed & Ibrahim 4). Future research should aim to replicate the study in diverse settings to capture a more comprehensive understanding of Muslims' engagement with philanthropy for mosque maintenance.

Moreover, the study primarily relied on self-reported data, which might be subject to social desirability bias. Incorporating more objective measures, such as financial records and independent assessments of mosque facilities, could enhance the reliability of future research endeavors (Rahman et al. 1).

By and large, this research project successfully addressed the identified gap in empirical research on Muslims' engagement with philanthropy for mosque sustainability in the FCT. The combination of qualitative and quantitative methods provided a robust foundation for understanding the complexities of this phenomenon, contributing not only to academic knowledge but also offering practical insights for community development and policy formulation (Omar & Ahmad 9). The continuous exploration of such topics is essential for fostering a more comprehensive understanding of religious philanthropy and its impact on communal well-being.

7. Recommendations

The assessment of Muslims' engagement with philanthropy for mosque maintenance within the Federal Capital Territory (FCT), Abuja, Nigeria, has revealed critical challenges that necessitate immediate attention. In light of the findings, a set of recommendations has been formulated to address the issues identified and improve the overall situation.

1. Wealthy Muslims and Philanthropists' Financial Support

The primary recommendation involves wealthy Muslims and Islamic philanthropists providing substantial funding for the continuous maintenance of mosques and the welfare of Imams and mosque staff. This financial support is essential for sustaining the sanctity and functionality of mosques. To facilitate this, an assertive sensitization and awareness campaign must be launched, targeting potential donors and highlighting the significance of their contributions to the community.

2. Addressing Mosque Maintenance and Imams' Welfare

Community Awareness

Initiating awareness campaigns within the Muslim community is crucial to emphasize the importance of maintaining the sanctity of mosques. These campaigns should educate worshippers about the spiritual significance of a well-maintained mosque and their responsibilities towards its upkeep. Utilizing various communication channels, such as local media, community gatherings, and social media, will enhance the reach and impact of these campaigns (Ahmed et al., 2021).

Establishing Mosque Committees

Forming committees within each mosque comprising dedicated individuals responsible for overseeing maintenance and welfare issues is imperative. These committees should collaborate with the local community to organize fundraising events specifically for mosque maintenance and the welfare of Imams. This approach fosters community involvement and ensures a collective responsibility towards mosque upkeep (Khan et al., 2020).

Regular Maintenance Schedule

Developing a comprehensive maintenance schedule is crucial to ensure mosques are in good condition at all times. This schedule should include cleaning, repairs, and renovations. Encouraging community members to volunteer for cleaning and maintenance tasks not only reduces the financial burden but also fosters a sense of ownership and collective responsibility (Rahman et al. 4).

Transparent Financial Management

Implementing transparent financial systems within mosques is essential for effective fund tracking and management. Regularly updating the community on the financial status of the mosque, showcasing how funds are utilized for maintenance and Imams' welfare, builds trust and encourages continued support (Haque & Al-Amin 8).

Imam's Welfare Programs

Establishing comprehensive welfare programs for Imams, including salary arrangements, health benefits, and housing support, is vital. Encouraging the community to contribute to a dedicated fund for the welfare of Imams ensures they can focus on their spiritual duties without financial concerns (Kabeer 1).

Collaboration with Local Businesses

Building partnerships with local businesses and professionals who can offer services or materials for mosque maintenance at discounted rates or as charitable contributions is an effective strategy. Encouraging businesses to sponsor specific maintenance projects fosters a sense of community involvement and shared responsibility (Khan & Rahman, 2022).

Training Programs

Providing training programs for volunteers on proper maintenance practices enhances their skills and efficiency. Collaborating with experts in mosque architecture and maintenance to organize workshops for community members contributes to the overall improvement of mosque facilities (Hossain et al., 2023).

Utilize Technology

Implementing online platforms or apps for transparent financial reporting and fundraising campaigns is crucial in the digital age. Using social media to share updates on maintenance projects creates a sense of community pride and involvement, attracting a broader audience for support (Zaman et al. 1).

Islamic Education Programs

Leveraging the mosque as a hub for comprehensive Islamic education (*Madārees*), including moral and spiritual development programs, is essential. Emphasizing the connection between a well-maintained mosque and its role in fostering a conducive environment for learning and spiritual growth encourages active participation from the community (Islam & Haque 3).

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