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The Development of AWQAF Institutions in Nigeria for Sustainable Community Development and Poverty Eradication

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Obafemi Awolowo University, Ile-Ife, as an educational institution with active Awqaf institutions has the following granite Islamic bodies or organizations that operate Awqaf: Obafemi Awolowo University Muslim Community (OAUMC); Vanguard of Islam (V I); Association of Muslim Professional (AMP); University of Ife Muslim Graduate Association (UNIFEMGA); Federation of Muslim Women's Association in Nigeria (FOMWAN); Obafemi Awolowo University Trust Cooperatives (OAUTC), Kudiratulai (KL), Muslim Family Forum (MFF), and Muslim Student Society of Nigeria OAU branch (MSS). It is part of the mission of these bodies to embark on community development projects as well as eradicating poverty within the University community and outside it as well[1].

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The Development of AWQAF Institutions in Nigeria for Sustainable Community Development and Poverty Eradication

Abdul - Fatai Olasupo

Abstract - In the whole of black Africa, South Africa is the only country known to be practicing Awqaf institutions. However, seven years ago Muslim community at Obafemi Awolowo University in Nigeria commenced the practice. Nigeria is a huge Muslim population country. More than half of the entire population of the country is Muslim. However, 90 percent of this Muslim population is located in the Northern and Western parts of the country. This explains why Awqaf institutions are mostly located in these two out of three regions of the country. Just as there are national Awqaf institutions so are there state and local variants of them. In fact, institutional Awqaf institutions e.g. Universities and other tertiary institutions, also exist.

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Some of these bodies are local branches of the national bodies, UNIFEMGA for example has national head quarter in Abuja, the federal capital of Nigeria and states branches in the following states: Lagos (Lagos State), Ibadan (Oyo State), Ife (Osun State, Osogbo (Osun State), Ilorin (Kwara State) and Port-Harcourt (Rivers State) (Visit the website: www.unifemga.com and click the branches column). Its tentacles have also been spread to other continents outside Africa. It (UNIFEMGA) has international branches in United States of America, United Kingdom, Canada and Saudi Arabia ((Visit the website:

www.unifemga.com and click on the column: donation account details). But the important thing about these Islamic associations is their viability in instituting Awqaf for community development projects such as mosque, Muslim primary and secondary schools and purchasing of buses for hireling as well as for conveying children of the members, other Muslim children of the community as well as other interested out-campus fellow Muslim children and non Muslim children ready to abide by the tenets of the schools.

This paper attempts to examine the origin, growth and development of Awqaf institutions in Obafemi Awolowo University and their impacts on Obafemi Awolowo University Muslim community developmental projects and poverty eradication programs within and without the campus Muslim Ummah.

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I. Introduction

In 1961, a commission was set up by the Federal Government under the chairmanship of Sir Eric Ashby to survey the needs of post-secondary and higher education in Nigeria over the next twenty years. One of the most lasting results of the commission was the establishment between 1961 and 1962 of three Universities in Nigeria. One of these three Universities is the University of Ife now Obafemi Awolowo University. The University had as its temporary environment the abandoned site of the Nigerian College of Arts, Science and Technology, which had re-located to the University of Ibadan in 1962 (University of Ife, 1977:5).

The first major transfer of environment from the temporary site to the permanent site, Ife, a town of about 80 kilometers north – east of Ibadan in the then Oyo State, took place on 29th January 1967. Its teaching facilities and buildings were set up at this time. As it is traditional in Colonial British Universities, residential quarters were also made available for teaching and non teaching staff with some structural and spatial separation between the senior and junior staff officers. These houses were allocated to staff that paid only nominal rent.

But being a multi religious institution, each religion was left to fend for itself, though in 1981, the University authority made land available for building of religious institutions, each of these four religions: Muslim, Protestants, Roman Catholics and Traditionalists was responsible for the construction of its own Mosques, Church or Shrine (Mosque Project Committee, 1986:2). The concern of the very few Muslim members of this University community then was how to Construct a mosque of their own–central Mosque.

[1]Being corrected version of the paper presented at the recently concluded International Conference on Islam in Africa: Intellectual Trends, Historical Sources and Research Methods 19-21 July 2011, 17-19 Sha'ban 1432H at the Banquet Hall, ISTAC and Banquet Hall, IIUM Gombak; Malaysia.

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Through levies, fund raisings, donations and luncheons, a medium size central Mosque was constructed. With time, and as the Muslim Ummah began to increase, the need not just for enlarged central Mosque but also an architectural master piece, in line with the University's tradition of imposing edifices, and other demands, all of which require huge sums of money, arose.

This paper focuses on how Obafemi Awolowo University Muslim community is gradually moving towards creating and developing awqal institutions to carry out its Muslim community development projects, poverty eradication and the problem likely to face these burgeoning awqaf institutions.

II. Concept

Two important terms that require conceptualization in this paper are "Awqaf" and "Endowment". Awqaf is a word defined by Arabic English Dictionary as "Religious endowment, endowment fund, and unalienable property" (Cowan, 1960:1093). The interpretation of the meaning of the noble Quran corroborated this when it said Awqaf is "Religious endowment" (Al-Hilah and Mushin Khan, 1995:1168).

"Endowment" on the other hand, needs to be broken down into two – "Endow" and "Endowment" – so as to grasp its full meanings. According to the Oxford Advanced Learners Dictionary, to endow means to give money, property, etc to provide a regular income for a school, college, etc. It also means, "to provide s/sth with a good quality, ability, feature etc". For example, it can be used this way: "She's endowed with intelligence as well as good looks"; "endow with authority/responsibility; a city endowed with numerous small parks" (Hornby, 1974:381).

Endowment itself has three distinct meanings (a) "the action of endowing: the endowment of many schools by rich former pupils"; (b) it also means "money, property, etc given to provide an income: The Oxford and Cambridge colleges have numerous endowments"; (c) "a natural talent, quality and ability" (Hornby, 1974:381).

These three meanings of endowment are applied in this paper in this ranking order (a) the action of endowing; the endowment of Obafemi Awolowo University by rich former Muslim students of the University who are now employees of the same University and other successful ones in their various callings outside the University (e.g. local, national and international UNIFEMGA); (b) "natural talent, quality or ability" here refers to availability of high manpower such as Muslim Professors, Senior Lecturers, Professionals such as lawyers, engineers, medical doctors, quantity surveyors seasoned University administrators or technocrats within OAU Muslim community; and (c) the ability of these high quality of people and organizations within the Muslim community to give money, property, etc to provide an income with which to embark and sustain Muslim community development projects and the eradication of poverty within the Muslim community of the campus in particular and the larger society in general (Hornby, 74:381).

III. Origin

The origin and the first stage in the development of Awqaf among Obafemi Awolowo University, formerly University of Ife, Muslim community, was the endowment of the community with human resources. The need to build a central Mosque for the University Muslim community exposed the existence of these vital resources. The great and successful mobilization of Muslim members of this community for this onerous duty of building a temporary central Mosque of their own and on their site was fulfilled with dispatch (Mosque Project Committee, 1986:2). But when the need to build a befitting and permanent one arose, it laid bare the inadequate financial resources of the members of the Muslim Community of the University, for not only was the initial capital required was three and a half million naira (N3.5 million) in 1985 but has also acquired multiplicity to the tune of fifty million naira (N50,000,000) by 1998. What was responsible for this multiplicity was the Structural Adjustment Program of that period and its attendant galloping inflation. In any case, by now, despondency on the part of the Muslim community on the campus had set in due to harsh economic and political climate.

This necessitated the need to look outward but eagle eye was kept at inward sources of fund as well. Again, by now, various Muslim Associations or Organizations had begun to spring up but had not realized their possibility of engaging in awqaf though they were no doubt imbued with potentials. At any rate, the Executives of the OAU Muslim community led by the Chief Imam of the Central Mosque, Dr. Abubakar Sanusi, linked up with the leaders of outside Muslim communities to reconstitute a new OAU Central Mosque Project Committee (Mosque Project Committee, 1086:6, see this website www.unifemga.com for the state of the Central Mosque).

The Committee set to work immediately and on 1st November, 1986 launched a public appeal for funds for the project. Simultaneously with the launching was the foundation stone laying ceremony performed by His Royal Highness Alhaji Shehu Idris, Emir of Zazzau on behalf of the then Sultan of Sokoto, His eminence Sir Abubakar Siddiq III who named the Mosque "Mosque of Unity" (Mosque Project Committee, 1986:2). To attract these high calibers of personalities was due to resourcefulness of human capital available to the OAU Muslim community.

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At the launching and foundation stone laying stage, a total sum of ₦656, 212.94K was raised and supplemented later by ₦247m135.67K. This brought the total amount raised in respect of the Mosque project to ₦903, 348.61K, less than a million out of the initially needed three millions naira. Inflation had since jerked up the cost of fifty millions naira (as at 1998 when a US dollar exchanged for forty naira, not to talk of now when it exchanges for one hundred and fifty naira) to complete the Mosque (Mosque Project Committee, 1986:2). The launching fund having been expended on the Mosque project could only bring the Mosque to ground level lintel stage. For more than fifteen years, the new central Mosque remained at that stage. But this stagnation only led to the explosion of abiding ingenuity in the Executive Committee of the Central Mosque, as a lasting and durable approach towards completing the Mosque was found.

IV. Development

The next stage in the development of Awqaf institution within OAU community was harnessing the individual and collective, particularly collective "natural talent, quality or ability". As expected, the objective of completing the central Mosque was the gadfly and the strategy was the formation of Islamic association or organizations within the ambit of the Muslim community of OAU and coordinated by the executive of the central Mosque. This was seriously pursued by Dr. Abubakar Sanusi, the Chief Imam of the OAU Muslim community, who is also an active member of some of the associations. Though some of these associations had been in existence for a long time, they were moribund with regard to building awqaf institutions. While old Islamic associations within the campus were resuscitated, formation of new ones was encouraged. Each had a constitution that takes after the Constitution of Obafemi Awolowo University Muslim Community, Ile-Ife, Nigeria (The Constitution, 2006, The Constitution, UNIFEMGA).

These associations are hierarchically structured. At the peak is Obafemi Awolowo University Muslim Community; followed by Vanguard of Islam which composes of elders such as Muslim Professors, senior lecturers, seasoned administrators and experienced professionals such as lawyers, medical doctors, engineers, surveyors etc. This association is a think-thank that provides the executive of the University Muslim Community intellectual support. Next to this is University of Ife (Now Obafemi Awolowo University) Muslim Graduate Association. This association is the most resourceful in terms of human resources. Membership of this association is open to graduate and post-graduate members of Obafemi Awolowo University. It has cross-local, national and international linkage. It has a banking system known as Obafemi Awolowo University Trust Fund (OAUTF), which is a banking system with Sharia platform but largely independent of UNIFEMGA. Federation of Women's Muslim Association in Nigeria is also an association with local and national outreach. The OAU branch of it is just an institutional affiliate. Kudiratulai is another Muslim women association within the campus and membership is limited to Muslim women on the campus alone. Muslim Family Forum is an association limited to Muslim families within the campus who on their own set up Arabic and Islamic studies school that is run mostly on weekend basis. Finally, there is the Muslim Students Society, which is a national body with Obafemi Awolowo University branch being an active member of the OAU Muslim community.

These OAU Islamic associations have undergone a kind of tutelage in financial capacity building under the Executives of the Obafemi Awolowo University Muslim Community (OAUMC) and most of them now generate sufficient funds for their activities as well as that of central activities.

V. Growth

The last stage in the development of Awqaf in the Obafemi Awolowo University now is the growth stage. That is, Obafemi Awolowo University Muslim Community is now able to generate internal revenue that is not less than two hundred thousand naira (₦200,000.00) per month. This began seven years ago and it marked the first time the community would have stable, regular and durable sources of income as against the previous order in which community relied on levies, donations and launching, which are irregular, meager and unstable. When the executives of the OAU Muslim community realized that the only viable source(s) of generating stable internal revenue was to permit the executive to deduct from members salaries at the source, they were confronted with two major problems. One was how to persuade OAU Muslim Ummah and staff on the need to accede to this strategy. The second problem was to equally persuade the University authority to accept this and assist the community in making the deduction from the source and hand over the deducted amount from members salaries to the OAU Muslim executive monthly.

Having successfully persuaded the Muslim workers of this Muslim community, through weekly Jumat sermons, reinforced by executive members' movements from office to office, appealing and persuading members within the campus, on the need to subscribe to deduction from source, the following funds: Zakat, Mosque Project, Sadakat, awkuf etc were identified. A form was designed and sent to members for filling (OAUMC, 2004:1). The form authorizes the Muslim community to deduct whatever amount subscribers wish the community to deduct from their

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salaries for the various funds indicated. Earlier, the Chief Imam of the OAU Muslim community had prepared a table to assist members of the community on how much they will give out as Zakat from their earnings.

Having obtained approval of the Muslim workers on the campus, to deduct certain amount at the source from their salaries, similar appeal and persuasion were extended to the University authority for acceptance and approval of this arrangement, since without its consenting authority, it would be impossible to deduct at source. The tables below show the monthly and yearly deductions made so far since the deductions at source began more than seven years ago.

Table 1 : Obafemi Awolowo University Muslim Community, Ile-Ife 2004 Monthly Deduction Breakdown

	MOSQUE PROJECT	ZAKAT	SADAQAT	AWKUUF	OAU TRUST	UNIFEMGA	OAU MC OTHERS	TOTAL
JULY	126,245.32	58,295.50	5,370	1,770	58,600	0	1,210	250,490.82
AUGUST	126,855.32	59,095.50	5,270	1,810	59,600	0	1,310	253,940.82
SEPTEMBER	125,375.32	58,853.85	5,220	1,790	60,100	0	760	252,099.17
OCTOBER	122,375.32	52,303.85	5,170	1,740	59,600	0	1,210	242,349.17
NOVEMBER	127,275.32	52,653.85	5,270	1,840	62,950	7,000	1,210	258,199.17
DECEMBER	127,075.32	54,295.50	5,270	1,840	62,950	8,000	1,210	260,640.82
TOTAL	754,151.92	335,498.05	31,570	10,790	363,800	15,000	6,910	1,517,719.97

Table 2 : Obafemi Awolowo University Muslim Community, Ile-Ife 2005 Monthly Deduction Breakdown

	MOSQUE PROJECT	ZAKAT	SADAQAT	AWKUUF	OAU TRUST	UNIFEMGA	OAU MC OTHERS	TOTAL
JANUARY	127,275.32	54,195.50	5,270	1,840	67,500	9,500	1,210.00	266,790.82
FEBRUARY	128,375.32	54,378.50	5,370	1,840	72.150	10,000	1,606.59	273,720.41
MARCH	128,375.32	54,378.50	5,370	1,840	72,150	10,000	1,210.00	273,323.82
APRIL	128,375.32	54,978.50	6,520	1,840	78,550	10,500	1,110.00	282,273.82
MAY	127,275.32	53,978.50	6,520	1,840	86,150	11,000	1,110.00	287,273.82
JUNE	126,575.32	53,878.50	5,870	1,740	92,150	11,000	1,110.00	292,323.82
AUGUST	126,075.32	54,378.50	5,870	1,740	98,900	11,000	1,110.00	299,073.82
SEPTEMBER	127,075.32	56,028.50	5,670	1,740	144,500	12,000	1,110.00	348,123.82
OCTOBER	121,675.32	54,358.50	5,670	1,740	149,550	11,500	1,110.00	345,603.82
NOVEMBER	122,120.00	55,278.18	5,870	1,840	158,745	12,000	1,010.00	356,863.18
DECEMBER	123,195.00	68,739.53	6,470	1,840	176,795	12,000	1,210.00	380,249.53
TOTAL	1,512,360.20	658,449.71	70,340	21,580	1,289,290	131,500	14,016.59	3,697,544.50

Table 3 : Obafemi Awolowo University Muslim Community, Ile-Ife 2006 Monthly Deduction Breakdown

	MOSQUE PROJECT	ZAKAT	SADAQAT	AWKUUF	OAU TRUST	UNIFEMGA	OAU MC OTHERS	TOTAL
JANUARY	125,250.32	68,286.85	6,470	1,840	247,645	27,500	1,210.00	476,202.17
FEBRUARY	124,695.00	68,771.53	6,470	1,840	256,995	30,000	1,210.00	489,981.53
MARCH	128,395.00	74,595.28	6,470	1,890	326,750	36,000	1,210.00	574,310.28
APRIL	130,035.00	83,457.28	6,470	1,890	349,350	43,000	1,210.00	615,412.28
MAY	111,885.00	105,324.28	6,470	1,890	426,850	43,000	1,210.00	696,629.28
JUNE	131,685.00	86,261.28	6,670	1,890	456,500	43,000	1,210.00	727,216.28
AUGUST	137,335.00	89,886.00	6,670	1,890	573,634	39,000	1,210.00	820,192.00
SEPTEMBER	137,535.00	91,266.00	6,670	1,890	542,561	39,000	1,210.00	820,192.00
OCTOBER	141,485.00	92,018.92	6,740	1,890	640,130	39,500	1,210.00	923,053.92
NOVEMBER	145,885.00	93,751.92	6,820	1,990	624,252	39,500	1,310.00	913,608.92
DECEMBER	147,685.00	89,901.92	6,920	1,990	791,435	39,500	1,310.00	1,077,741.92
TOTAL	1,593,155.32	1,030,083.26	78,769	22,780	5,720,442	460,000	14,720.00	8,919,940.58

Source : Mr. Kamarudeen T. fasola, the current treasurer of oau muslim, community, ile-ife

A cursory look at these data shows progressive increase in the amount deducted for awqaf since 2004 when this deduction at the source began. Although the amount realized annually from these deductions for awqaf are very, very small – ₦10,000.00 in 2004 when it actually started, then ₦21,580.00 in the year 2005 and finally ₦22,780.00 in 2006 – progress has started. Again, it is worth explaining that the small amounts realized annually for Awqaf since 2004 is as a result of central Mosque fund, which is the focus of attention of virtually all the members of the Muslim community. For instance, an average amount of three millions naira (₦3,000,000.00) is realized annually from deduction at the source for the purpose of completing this central

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Mosque. If these annual amounts have been diverted to the practice of real Awqaf, there is no doubt it would have been a huge success story. But the central Mosque project is the priority attention now.



The old central Mosque[2]



The new central Mosque under construction[3]

With the acceptance and approval of this request (deduction from source) by the University authority and the success it recorded in stabilizing regular fund for the Muslim community projects, sub-community associations UNIFEMGA, and its affiliate, OAUMTCICS adopted similar approach. They also designed forms for members willing to have certain amount of money, apart from mosque fund, deducted from their salaries at the source for their sub-associations for various community projects and poverty alleviations.

Within Obafemi Awolowo University are awqaf financial institutions such as Obafemi Awolowo University Staff Cooperative Thrift and Credit Society (OAUCTCS), The Progressive Cooperative Thrift and Credit Society (PCTCS), Awovarsity Staff Cooperative Thrift and Credit Society (AVSTCS) and the Obafemi Awolowo University Muslim Trust Cooperative Investment and Credit Society Limited (OAUMTCICS). The last three cooperatives broke away from the premier one, which is about forty years old, albeit for different reasons. While the breakaway of Progressive was informed by the need to decentralize and Awovarsity by the need for Academic Staff to be separate from other societies; that of OAUMTCICS was necessitated by the need to be Sharia compliant. The question of loan taken by Muslim community for their development of the central mosque, from OAUCTCS, (PCTCS) and (AVSTCS) generated a heated debate among Muslim Ummah of this University. As conventional cooperative societies on the campus, membership of any of these three has no religious inhibition and so willing members could apply to join any of them on voluntary basis. As a matter of fact, the Vice-Chancellor is a member OAUCTCS (Cooperators, 2006:10).

[2]The old Obafemi Awolowo University Central Mosque constructed through donations from within and outside the University.

[3]The new and befitting Obafemi Awolowo University Central Mosque under construction through deductions at source from Muslim workers at the Obafemi Awolowo University. Donations within and without the University also form part of the funds for the construction of this Mosque but the main, stable and regular source of the funds for this construction comes from the monthly deductions from Muslim workers salaries. Not less than two hundred thousand naira (#200,000.00) is realized monthly for this Mosque project.

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The sole and only business of the societies is granting of loans to members. But, "members and non-members alike have the opportunity of buying household appliances like television, freezers, irons etc. from the societies' building (Cooperators, 2006:10). At a point in time, a Muslim member and an active member of Obafemi Awolowo University Muslim community headed the premier cooperative society, OAUCTCS. The Muslim community saw this advantage and promptly seized it to raise a loan of ₦400,000.00 to further develop the stagnated central mosque construction. In raising this loan from the OAUCTCS, care was taken not to trample on the principle of Sharia. In this regard, the loan was taken indirectly. The then chairmen of the Muslim community who is also a financial member of the OAUCTCS, Professor M.A.O. Rahman, volunteered to raise the loan in his name, while some other Executive members of the Muslim community volunteered to pay the interest on the loan (Sanusi and Salau, 2007). So the Central Mosque as an institution was shielded from this and as matter of fact the loan was promptly retired in due course. But, even with these extreme cautions, zealots still faulted the approach of raising the loan as being against the tenets of Sharia. This, in part, led to formation of similar thrift with Sharia compliance. Members of UNIFEMGA spearheaded the formation of this campus Muslim financial institution but soon largely became independent of it (UNIFEMGA). Though the Executive committee of the Muslim community has never approached this campus Islamic financial institution for financial assistance since its inception more seven years ago, there is no doubt that whenever it does, it would be obliged since the community now has a stable and regular monthly revenue it could use as collateral. Below is the data of those members of UNIFEMGA and non members who subscribe to Obafemi Awolowo University Muslim Trust Cooperative Investment and Credit Society Limited (OAUMTCICS).

Table : University of Ife Muslim Graduate Association December 2006 Deduction Tabulation Breakdown

S/N	DEPTAL	S.CODE	NAME	DEPARTMENT	OAUTRUST ₦	UNIFEMGA ₦	TOTAL ₦
1.	0106	11660	Bello S.A. (Mr.)	Manag Auditor	500.00	500.00	1000.00
2.	0106	18879	Oyebode G.J. (Mr.)	Manag Auditor	17,200.00	500.00	17,700.00
3.	0109	10575	Ayantola Y.N. (Mr.)	Legal Unit	14,050.00	500.00	14,550.00
4.	0209	13075	Agbaje M.O. (Mr.)	S.T.D.U.	11,550.00	1,500.00	13,050.00
5.	0301	10574	Afeye M. (Mr.)	Budget, Admin & Report	5,200.00	500.00	5,700.00
6.	0301	10271	Fashola K.T. (Mr.)	Budget, Admin & Report	9,250.00	500.00	7,750.00
7.	0502	43339	Tijani A.A. (Mr.)	Agric. Economics	37,942.00	2,500.00	40,442.00
8.	0503	40099	Oseni S.O. (Dr.)	Animal Science	2,550.00	500.00	3,050.00
9.	0503	40249	Ola S.I. (Mr.)	Animal Science	6,550.00	500.00	7,050.00
10.	0505	40094	Sosan M.B. (Mr.)	Plant Science	-	500.00	500.00
11.	0506	40141	Muda S.A. (Mr.)	Soil Science	33,050.00	1,500.00	34,550.00
12	0602	40368	Yusuf Y.K. (Dr.)	English	10,050.00	5,500.00	15,550.00
13.	0902	40287	Aderogba M.A. (Mr.)	Chemistry	-	500.00	500.00
14.	0902	42764	Durosinmi L.M. Dr.(Mrs.)	Chemistry	-	500.00	500.00
15.	0909	40592	Ajadi S.O. (Mr.)	Mathematics	18,050.00	1,500.00	19,550.00
16.	0911	40156	Akintoye M.A. (Mr.)	Zoology	10,450.00	1,500.00	11,950.00
17.	0915	40289	Saheed S.A. (Mr.)	Botany	-	500.00	500.00
18.	1002	40321	Abiola A.G. (Dr.)	Economics	-	500.00	500.00
19.	1002	40449	Saibu M.O. (Mr.)	Economics	3,050.00	500.00	3,550.00
20.	1007	40221	Bisiriyu A.L. (Mr.)	Demography	4,050.00	2,500.00	6,550.00
21.	1403	40197	Osunleke A.S. (Mr.)	Chemical Technology	31,050.00	1,500.00	32,500.00
22.	1406	40171	Eludiora S.O. (Mr.)	Computer Science	11,050.00	1,500.00	12,550.00
23.	1406	40272	Sanni M.L. (Mrs.)	Computer Science	18,050.00	2,000.00	20,050.00
24.	1406	45870	Bello S.A. (Mr.)	Computer Science	36,050.00	1,500.00	37,550.00
25.	1407	40677	Owolarafe O.K (Mr.)	Agric Engineering	33,300.00	2,500.00	35,800.00
26.	1408	40648	Olajumoke A.M (Mr.)	Civil Engineering	10,050.00	1,500.00	11,550.00
27.	1411	43256	Umoru L.E. (Dr.)	Meta/Material Engr.	10,050.00	2,500.00	12,550.00
28.	1800	18687	Olowolayemo A.K. (Mr.)	Computer Centre	16,550.00	1,500.00	18,050.00
29.	2202	40183	Omoleke I.I. (Dr.)	Public Adm.	550.00	1,500.00	2,050.00
30.	2203	40226	Oladejo A.O. (Mr.)	Management &Accout	8,150.00	500.00	8,650.00
							397,842.00
				Total	358,342.00	39,500.00	397,842.00

Sources : M. Afeye M The secretary to obafemi awolowo university muslim graduate association

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There are two important clarifications to be made about this Table: the number of registered members of the UNIFEMGA and two, of the columns in the table above. Membership of UNIFEMGA is far above thirty that is recorded in the table. It is just an extract from its less than two hundred membership strength (See website: www.unifemga.com, UNIFEMGA, Membership Directory: 1-30).

The UNIFEMGA column shows how many individual members voluntarily asked to be deducted from his or her salary every month for the purpose of the association's awqaf, community development projects and poverty alleviation assistance, The OAU Trust column shows how much is deducted from members' salaries for the interest free loan they took. The amount of loan taken determines the amount deducted. The Muslim community has so far not yet requested for loan from this association in pursuance of central Mosque project. But if it decides to do so, it could only do so indirectly. It could not directly apply for loan from this association because it is not a financial member of this Muslim Trust. The only way the Muslim community could secure interest free loan for the purpose of completing the central Mosque is by passing through a Muslim financial member of the association who is a worker in the University and whose salary is fantastic enough to match the loan he wants to take on behalf of the Mosque project committee.

On rare occasions, wealthy members of the Muslim community also lend the community interest free loan. Two instances of this were, one, when Professor M.A.O. Rahman, as the chairman of the OAU Muslim community, borrowed the Muslim community ₦100,000.00 for the development of the central Mosque. Secondly, the current chairman of the OAU Muslim community, Professor M.A. Durosinmi, borrowed the Muslim community $1000 dollars for the renovation of Mosques within the halls of residences of the students. The Muslim community had since repaid these loans to these two Professors who are one time or the other Chairmen of the Muslim community in Obafemi Awolowo University (Agbaje, 2007). The pertinent question at this point is that how are these various funds: Zakat, Mosque Project fund, Sadakat, awkuf, loan etc. are used to build and strengthen Awqaf institutions (OAUMC, 2004:17).

VI. Community Projects

At present, as strictly as possible, the various funds realized through deductions: Zakat, Mosque Project fund, Sadakat and loan are spent for the purpose for which they are meant. The various Islamic associations within Obafemi Awolowo University embark on different Islamic community project and poverty alleviation but the central ones common to all these Muslim associations are the building of central Mosque, maintenance of Mosques in the hall of residences, sinking of boreholes at the cost of ₦800,000.00 (Popoola, 2004:4), providing assistance to the needy in particular, enhancing the capacity building of Muslim students, assisting indigent Muslim students and the supply of relief material in time of disaster – and this has no religious bias (OAUMC, 2004:1).

The sinking of borehole at the cost stated above is unique for it capacity to assume Awqaf function. Presently, the Mosque depend on a well temporarily sunk to provide water for use for those who come there to pray while the feasibility study of how and where to drill the standard borehole within the Mosque premises is on going. Surely when the borehole comes into operation it is certainly going to be under utilized because only Jumat service, which comes up every eight day attract heavy presence of Muslim Ummah. To make maximum use of this borehole, its product – water – could be commercialized by engaging in pure water business (a kind of business in which water is packaged in satchet and sold for five naira per sachet) which will be fetching the community not less than two thousand naira per day depending on how the business moves. The business would not lack patronage because most of even the women members of campus Muslim community are petty traders who engage in this kind of business. Two thousand or even one thousand naira in a day multiplied by thirty days means generation of sixty or thirty thousand naira per month. This will be a huge amount, stable and regular. Of all the OAU Muslim community projects, ones without stable source of fund for maintenance and sustenance are mosques in the students' hall of residences. But through resourcefulness of the Executive committee of the Muslim community, a way was found out of this dilemma.

"The Chairman Muslim Community, Professor Durosinmi mentioned in his submission that the spaces behind the reading rooms were given by the Vice-Chancellor, Profesor Aboyade in 1975 to the Muslim students to be used as mosque in realization of Muslims' right to worship". "About 1966", Professor Durosinmi went on, "Professor Adewoye (Dean, Student Affairs under Professor Wale Omole as Vice-Chancellor) gave the Fajuyi and Awolowo halls cafeteria kitchenettes to the Muslim Students that usually lined-up during prayers to the staircase between the reading room and the common room and to avoid disturbance and distraction to students reading in the reading room. The two mosques were formally handed-over to the Muslim community by the Vice-Chancellor, Professor Rogers Makanjuola through a letter Ref. No. VC.42/Vol.II/130" (Farinde and Salau, 2006:1). When another association, Kudiratulai, needed a place where Arabic and Islamic studies would be imparted to their children mostly on weekend but could not yet raise sufficient fund to do this, the association appealed to the Executive of the Muslim community for assistance. The Muslim Executive

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picked up the gauntlet by approaching the University authority for assistance in respect of releasing some of the classrooms in the University staff school for temporary use by the Kudiratulai.

However, after securing the spaces in the two halls of residences by Muslim Executive for Muslim students, for worship, another question arose – renovations to meet the necessary standard of a good mosque. To raise the needed amount of two millions naira (₦2,000,000.00) for the renovation of these cafeteria-converted mosques, appeal was made to various Muslim associations within the campus and their outer and in fact Diasporas affiliates. When response to this appeal began to come in substantial amount of money, more than what was expected was realized. Below is the statistics of amounts realized as donations in respect of central mosque and two other mosques in Awolowo and Fajuyi halls in the last three years.

Table : Donations Received by Muslim Community in Respect of the Completion of Central Mosque and Renovation of Mosques in awolowo and Fajuyi Halls in the last three years

S/N	ASSOCIATIONS	DONATIONS ₦	PURPOSE	DATE
1.	UNIFEMGA (IN DIASPORA)	3,460,850.00	For the completion of on-going Mosque project in the University	25th January 2007
2.	VANGUARD OF ISLAM	250,000.00	For the purpose of on-going Mosque project in the University	
3.	UNIFEMGA (NATIONAL)	600,000.00	For renovation of Mosques in Awolowo and Fajuyi halls	25th February 2005
4.	UNIFEMGA (IN OAU)	900,000.00	For renovation of Mosques in Awolowo and Fajuyi halls	Remitted instalmentally
5.	FOMWAN ILE-IFE BRANCH	5,000.00	For renovation of Mosques in Awolowo and Fajuyi halls	29th April 2005
6.	KUDIRATULAI	5,000.00	For renovation in Mosques in Awolowo and Fajuyi halls	-
7.	IFE MUSLIM COMMUNITY	50,000.00	For renovation of Mosques in Awolowo and Fajuyi halls	25th April 2005

Sources : Information was provided by the treasurer of UNIFEMGA, Mr. Afeye and Dr. I.O. Aransi, former Secretary of the OAU Muslim community. For further information visit the website of UNIFEMGA: www.unifemga.com. for more information on donations).

These various funds received by the Muslim community are instantly consumed by various developmental projects that the Muslim community is engaged in. with these, there is no way Executives of Muslim community could embarking on the practice of real Awqaf. One hopes that when all various Mosques projects shall have been completed attention will shift to the practice of real Awqaf from where to generate income to maintain and sustain the developmental projects. However, there is one Muslim association within the campus today that is already engaged in the practice of real awqaf – UNIFEMGA. Although it is not yet four years old it started this, it is making progress by leaps and bounds.

VII. Real Awqaf

The real Awqaf (endowment) is "money, property, etc given to provide an income" (Hornby, 1974:381). It would be seen that money given by various association from within and without to OAU Muslim community was not meant to provide income but for carrying out developmental projects. Nor the community also diverts these amounts to awqaf development. But there is one association within the Muslim community in the University that has begun development of awqaf institutions – UNIFEMGA.

The UNIFEMGA Obafemi Awolowo University branch, in the last seven years has embarked on series of income earning projects. The association first established Obafemi Awolowo University Muslim Trust Cooperative Investment And Credit Society Limited (OAUMTCICS). Members save money there and are entitled to take loan from it.

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Temporary site of Obafemi Awolowo Muslim Trust Cooperative Investment and Credit Society Limited (OAUMTCICS) [4]

This cooperative also engages in light investments such as purchasing ram during Eidl-kabir from the northern part of the country for cheaper sale to members. None members could as well purchase from them but at a slightly higher price than members of the cooperative. The association has also purchased land and is building on it a nursery and primary school. Muslim members as well as none members are free to enroll their children in the school that is a fee paying one. The school is thus run with the fees paid by the parents of the pupils although where necessary, the association supplements the revenue generated through fee because the school has just started.



Temporary site of UNIFEMGA Preparatory school



emporary site of UNIFEMGA primary school



Permanent site of UNIFEMGA Nursery and Primary School under construction [5]

About a year ago, the association also purchased a bus to carry pupils of the school to and fro. The parents of these pupils, for the bus services, pay a token amount. The bus is also open for hire to members and none members alike during the weekend. Through these Awqaf institutions – OAUMTCICS, UNIFEMGA Nursery and Primary School and UNIFEMGA bus – the association generates income to finance its activities.



UNIFEMA bus [6]

Recently, UNIFEMGA secured Lands within and outside the campus for the building of Students' Hostel. While that on the campus is a lease from the University for thirty (30) years, the association ownership of the one in town is in perpetuity. These are two recent investments UNIFEMGA has dabbled into (Aransi, 2011). Though Lands for investment projects have been secured development of the projects are yet to begin.

But some factors likely to militate against these awqaf institutions have started emerging. One of the essences of endowment is generation of income. However, what is charged as Interests, school fees and

[4]The University authority recently approved a permanent site where Obafemi Awolowo University Muslim Trust Cooperative Investment and Credit Society will be built. The financial institution is Sharia compliant and owned sole by the Muslim Graduate workers at Obafemi Awolowo University.

[5]Above are fund generating pre-nursery, nursery and primary schools. Under construction is the permanent site of the nursery and primary schools.

[6]The bus above is also fund generating venture. It charges fees from parents of the pupils that it convey to school daily as well as members of the Obafemi Awolowo University Muslim Community wanting to use it for social events.

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rents from bus hires are meager to the extent that UNIFEMGA executive have to regularly provide subvention. These awqaf institutions operate in the same political and economic environments where similar institutions operate. But because of its conformity with Sharia legal and regulatory principles it could not effectively compete with these other institutions of similar missions but different orientations with regards to income generation.

Patronage of these institutions especially, those of OAUMTCICS, UNIFEMGA Nursery and Primary school, and UNIFEMGA bus should not be exclusive of other faith as long as they are ready to abide by the basic principles of these awqaf institutions.

Finally, at the completion of the gigantic central Mosque projects for which deduction is being made at the source from the campus Muslim Ummah's salaries, these deductions should not stop. Completion of the Mosque is something, maintenance is another? In fact maintenance is far more important than the construction. While certain amount out of this deduction should be preserved for the maintenance and sustenance of the Mosque, the remainder should be diverted to Awqaf fund for investment and generation of further income. If this is done, the community would not only have enough to run its religious affairs and obligations within the campus but also be of assistance to other Muslim needs outside the campus. This will also put stop to donations, launchings and loan takings that the central Mosque project is noted for in the past and which has been over exhausted.

VIII. Conclusion

In this paper, various aspects of Awqaf: human resources endowment, financial endowment and property endowment have been examined. In all however, the areas of financial and property endowments for the purpose of income generation for the Muslim community of this campus have not been properly developed. In fact, it has not been developed at all. This is not out of lack of fund but out of commitment to completing an edifice (central Mosque) that the whole of the Obafemi Awolowo University Muslim Community shall be proud of. However, a nucleus of how it should be run when the community is ready to start it has begun. Sources of fund have been identified and exploited but not yet applied to regeneration of further funds due to various Muslim community projects and obligations begging for attention.

An appeal is therefore here being made to entire OAU Muslim community that the completion of the central Mosque should not put an end to monthly deductions from members salaries because completion is something, maintenance is another. With regards to construction, a project that was expected to cost ₦3.5 million in 1985 had been revalued in 1998 to cost ₦58 million. A decade has passed and the project is not yet half completed. Less than three years ago, a bag of cement, one of the many items of building construction, cost less than ₦1,000.00, specifically, ₦700.00. Today the same bag of cement cost ₦2,200.00. The worth of one thousand naira (₦1,000.00) three years ago is not the same thing today. It has further drastically devalued calling for voluntary review of how much each subscriber asked to be deducted from his or her salary. As a matter of fact, the voluntary at source deducted Mosque fund should be subjected to triennial review due to galloping inflation the country is undergoing now.

But the Executive Committee of the Obafemi Awolowo University Muslim community should as well note that levy, donations, launchings and deductions from staffs' salaries should be a temporary fall-back approach. Introduction of real Awqaf, its growth and development, for the generation of income, with which to run the activities of the Muslim affairs on the campus, should be the ultimate goal of funds realized. Once this is realized, the community would have come of age-independent and self-financing.

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