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**INTEGRATION OF *WAQF*, MICROFINANCE AND MICRO, SMALL AND
MEDIUM ENTERPRISES FOR POVERTY ALLEVIATION IN SOKOTO
STATE, NIGERIA**

By

ABUBAKAR YUSUF SANYINNA



UUM
Universiti Utara Malaysia

**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
In Fulfilment of the Requirements for the Degree of Doctor of Philosophy**



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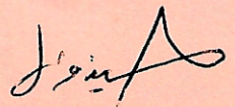
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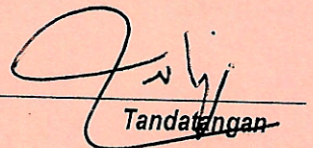
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DECLARATION

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DEDICATION

This thesis is dedicated to Allah, the Creator and Sustainer of the Universe, to the noblest of His creatures, Muhammad (SAW) and to the entire Muslim Ummah. I pray that Allah, the Most Merciful, will accept this work from me as a *sadaqah jāriyah* even after my death.

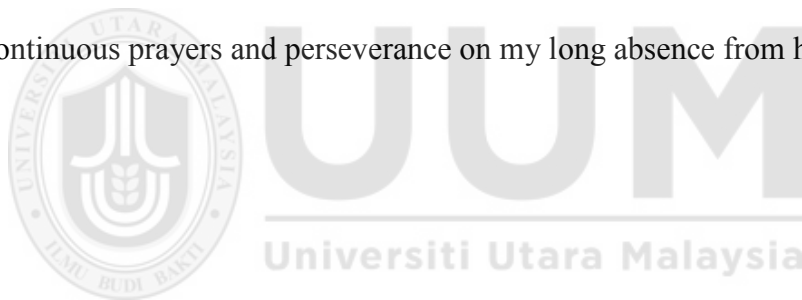


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ABSTRACT

There is a growing concern over the alarming prevalence of poverty in Nigeria generally, and in Sokoto State particularly. Ironically, the long existence *the Waqf* and microfinance institutions which are considered among the most effective poverty-alleviation institutions, of these institutions in Sokoto state are apparently not making any significant impact on poverty alleviation in the area. Similarly, micro, small and medium enterprises (MSMEs) are hampered by acute financial exclusion in Nigeria. Therefore, this study was primarily conducted in order to explore effective mechanisms of harnessing the potentials of *waqf*, microfinance and MSMEs for sustainable poverty alleviation in Sokoto state. The exploration of these mechanisms has required the adoption of *qualitative* research method involving series of interview and focus group discussions. Subsequently, the primary data collected was analysed thematically through *NVivo 10* computer software. By adopting *grounded theory* approach in data collection and analysis, *capacity-building theory* of poverty alleviation was eventually generated for implementation in the state. Based on the findings of the study, a *waqf*-based Islamic microfinance integrated model (WIMIM) was proposed. This model which is a mix of commercial and investment institution which employs various Islamic financing techniques to develop local MSMEs in the research survey area was empirically justified and practically demonstrated in various entrepreneurial and capacity-building arrangements. The findings of this study covered the alarming prevalence of poverty in Sokoto State, capacity-building theory of poverty alleviation, ideal *waqf* administration, effective microfinance services, growth of MSMEs and integration of *waqf* and microfinance for sustainable poverty alleviation in the State. These findings are meant to guide the policy-makers and all stakeholders in rectifying anomalies in the current poverty alleviation schemes in the state.

Keywords: Capacity building, microfinance, poverty alleviation, MSMEs, *waqf*

ABSTRAK

Kajian ini dijalankan untuk mengkaji tahap kemiskinan secara umumnya di Nigeria khususnya di negeri Sokoto. Ironinya, kewujudan wakaf dan institusi pembiayaan mikro yang dianggap sebagai salah satu mekanisme dalam usaha pengurangan kadar kemiskinan yang berkesan terhadap institusi-institusi di negeri Sokoto nampaknya tidak memberi kesan yang signifikan. Begitu juga, perusahaan mikro, kecil dan sederhana (MSME) dihalang oleh pengecualian kewangan yang ketat di Nigeria. Oleh yang demikian, kajian ini dijalankan untuk meneroka mekanisme-mekanisme yang berkesan bagi memanfaatkan potensi wakaf, pembiayaan mikro dan MSME dalam usaha mengurangkan kadar kemiskinan yang berlaku di negeri Sokoto. Ianya merupakan kaedah penyelidikan kualitatif yang melibatkan siri wawancara dan juga perbincangan secara kumpulan fokus. Data yang berjaya dikumpulkan seterusnya dianalisis secara teratur menggunakan perisian komputer *NVivo 10*. Dengan mengadaptasi pendekatan teori berasaskan pengumpulan dan analisis data, teori pembinaan kapasiti pembasmian kemiskinan akhirnya akan terhasil. Berdasarkan penemuan kajian yang dilakukan, model bersepadu mikro kewangan Islam (WIMIM) yang berasaskan kepada wakaf telah dicadangkan. Model ini terhasil daripada percampuran institusi perdagangan dan pelaburan yang menggunakan pelbagai teknik pembiayaan Islam dalam usaha membangunkan MSME di kawasan penyelidikan secara empirikal. Penemuan dalam kajian ini mendapati terdapat tahap kemiskinan yang agak kritikal di Sokoto, teori pembangunan kapasiti pembasmian kemiskinan, pentadbiran wakaf yang ideal, perkhidmatan pembiayaan mikro yang berkesan, pertumbuhan MSME dan integrasi wakaf dalam pembiayaan mikro untuk mengurangkan kadar kemiskinan yang mampan di Sokoto. Hasil penemuan dalam kajian ini juga dilihat penting untuk dijadikan sebagai panduan kepada para pembuat dasar dalam usaha penambahbaikan skim pembasmian kemiskinan semasa di Sokoto.

Kata kunci: pembinaan kapasiti, mikrokewangan, pengurangan kemiskinan, MSME, wakaf

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GLOSSARY OF KEY TERMS

'Adl	Transparency and fairness in dealings
Al ghurm bi al-ghurm	Bearing proportionate share of positive and negative investment outcome
Ariyyah	Literally, ' <i>Ariyyah</i> means an item lent free of charge. In the language of <i>Shari'ah</i> , it refers to a formal contract of loan which transfers an inexhaustible item free of charge, but temporarily, to a borrower, while the ownership of the lent item remains with the lender, as it will be returned to him at a stipulated future time.
Bai al-Mu'ajjal	This refers to the Sale of Deferred-Payment, which is a bilateral agreement in which the bank makes prompt payment of required goods, inputs or implements, to farmers, manufacturers or industrialists, at a given future date. The repayment can be either in cash, in manufactured goods or in farm produce depending on what the agreement stipulates.
Capacity-building theory	The belief that poverty can only be effectively eradicated or alleviated by developing the earning potentials of the poor intellectually before financial empowerment.
Damán	Literally, <i>Damán</i> means an unflinching determination of a person to do, or offer, something to liberate another person from a claim, commonly referred to as Guarantee. In the viewpoint of the <i>Shari'ah</i> , it signifies a formal contract in which a person agrees to bear the responsibility of either settling a debt on behalf of the debtor upon his failure to repay it; summoning him to where he is needed for repayment; or exposing his hideout when he is under search warrant.
Debt financing	Direct financing the entrepreneur through disbursement of loan to be repaid in a future date.
Downward accountability	All-inclusive management of an institution by taking the clients or beneficiaries on board in policy making and implementation.
Equity financing	Indirect financing of the entrepreneur through partnership in the capital and management of financed businesses.
Financial intermediation	Playing the role of middlemen by collecting surpluses from the rich and disbursing them as investment loans to active poor based on PLS arrangement.
Gharar	A situation where negative consequences of business risks are not considered by the financier.

Hawalah	In the juridical language, <i>Hawalah</i> signifies a transfer of debt by way of security and corroboration from the original debtor to the person on whom it is transferred.
Ibdaal	Replacement of dormant <i>waqf</i> asset with a different functional asset through liquidation.
Ijārah	This is hire of <i>waqf</i> assets to generate revenue for maintaining other assets and rendering social services to the poor.
Ijārah sukúk	<i>Ijārah sukúk</i> is regarded as the classical bond bond. It has become the most commonly used bond in terms of volume of issuance since 2008. This bond's popularity stems from its uncontested <i>Sharī'ah</i> -compliance and investors' familiarity with the sale and leaseback bond. <i>Ijārah's</i> nature as a sale and leaseback agreement makes it suitable if the issuing institution has unencumbered assets that are commercially leasable, such as real estate, vehicles or electronics.
Ijtihaad	Intellectual efforts by scholars to find solutions to new problems from dependable sources.
Istibdaal	Replacement of dormant <i>waqf</i> asset with a similar functional asset through exchange or liquidation.
Istisná'	The word <i>istisná'</i> is derived from the Arabic term <i>sinā'ah</i> , meaning to manufacture a specific commodity, and is a financing method used for the production of specific goods. <i>Istisná'</i> , therefore, is a sale of forward buying of commodities to be manufactured, or processed, by the seller on given specifications. This forms a contractual agreement between the manufacturer and the purchaser thereby making an advanced payment for the commodities to be manufactured and then delivered at an agreed future date. <i>Istisná'</i> is an easy way of financing short-term manufacturing industries by <i>waqf</i> -based microfinance through <i>Sharī'ah</i> -compliant arrangement.
Kaffārah	Discharging a specific financial obligation as atonement for committing an offence.
Mudārabah	This is Profit-Sharing Entrepreneurial partnership in which the <i>waqf</i> -based microfinance supplies the capital of an investment. The profit is shared with the investor on a pre-determined ratio, but the loss is borne by the financier alone.
Mudārabah sukúk	The <i>mudārabah</i> bond is suitable if the originator does not own an actual tangible asset or does not have sufficient funds to purchase such asset to permit an <i>ijārah</i> to be bond on a sale and leaseback arrangement. <i>Mudārabah sukúk</i> is particularly fitting for development financing as this bond is

	connected to a project's profitability. The <i>mudārabah</i> bond has been revived recently, as it has proved particularly useful for the issuance of Tier 1/Tier 2 capital <i>sukūk</i> — which have become more prevalent as financial institutions prepare to implement the Basel Committee on Banking Supervision's revised rules relating to capital requirements, commonly known as Basel III.
Mughārasah	The <i>waqf</i> -based microfinance can embark upon financing the revival of barren lands, <i>ihya' al-mawaat</i> , by employing the most effective methods of land revitalization for valuable trees to be planted therein in partnership with others, <i>mughārasah</i> . For this purpose also, the management can acquire the land by purchasing it, or by an appropriation from the government. It then gives the land to capable individuals, or organizations, to plant valuable fruit trees and nurse them to a certain stage of development. Thereafter, both the land and the trees would be shared between the contracting parties according to the pre-determined ratio.
Murābahah	This is a mark-up sale contract in which the <i>waqf</i> -based microfinance enters into a mutual agreement with its clients wishing to acquire certain commodities or equipments for direct consumption or trading. The management, being the financier, purchases the required items and sells them to the clients on the basis of a fixed mark-up profit already agreed upon.
Musāqāh	As part of its various non-debt creating modes of financing, the <i>waqf</i> -based microfinance operating in fruit- and vegetable-producing countries can participate in the contract of gardening, <i>musāqāh</i> . <i>Waqf</i> funds can also be invested in purchasing, or leasing gardens and orchards, and then rent them to companies, or corporate organizations for a share of the yields obtained therefrom
Mushāarakah	This is Profit-and-Loss Sharing (PLS) business partnership in which the <i>waqf</i> -based microfinance engages with other clients. Partners will share the accrued profit or incurred loss proportionately.
Mushāarakah sukūk	The <i>mushāarakah</i> bond is used to mobilise funds for establishing or developing a project or financing a business activity. Otherwise, the <i>mushāarakah</i> is similar to the other bonds in that it requires the performance of an underlying asset to generate profits for investors. It can be implemented to provide for regular payments throughout the life of the financing arrangement and allow for a flexible

	tailoring of the payment profile and method of calculation.
Mutawalli	A person formally appointed to manage the properties of <i>waqf</i> by preserving their perpetuity and devising suitable ways of increasing the quantity and quality of their utilities.
Muzāra'ah	This is a farming partnership whereby the <i>waqf</i> -based microfinance can purchase or lease a land and rent it to capable farmers or agricultural organizations to cultivate under a mutual agreement of sharing the produce based on an agreed ratio. Farming ventures can also be financed through various direct and indirect financing techniques, such as <i>bai' mu'ajjal</i> , <i>bai' salam</i> and <i>mudārabah</i> . Similarly, very large plantations owned by poor people can be rented for cultivation and the produce to be shared based on a pre-determined criterion. Expensive farming machineries and implements can also be purchased to be rented to poor farmers, or agricultural organizations. All these farming engagements can bring profit to <i>waqf</i> properties.
Qard Hassan	Interest-free loan disbursed for private investment or direct consumption.
Rab al-maal	Financier of a project through debt financing arrangement, such as <i>salam</i> , <i>istisná'</i> , and <i>bai mu'ajjal</i> ; or through equity financing arrangement, such as <i>mudārabah</i> and <i>mughārasah</i> .
Rahn	Literally, <i>rahn</i> means mortgaging a thing on account of a claim, or debt, which may be answered by means of that thing. It is, therefore, seen by the <i>Sharī'ah</i> to be a contract between the debtor and his creditor, to the effect that the former surrenders his valuable item, or asset, to the latter as a security, which can be liquidated to settle the debt in the event of failure, or refusal, to repay it promptly.
Riba	<i>Riba</i> is better translated as Usury, although it is commonly referred to as Interest. There are two types of <i>riba</i> ; <i>riba an-nasee'ah</i> , usury in loan, and <i>riba al-fadl</i> , usury in exchange. The former refers to a material increment whether in fixed or variable percentage of a loan to be paid in advance, or on maturity. While the latter signifies an excess in one of the two homogeneous commodities involved in a contract of exchange (sale), and in which such excess is stipulated as an obligatory condition on one of the contracting partners without any return

	for it. The position of the Islamic economic system regarding <i>riba</i> is very clear and unambiguous. The Qur'anic verses as well as the Prophetic Traditions go straightforwardly to define <i>riba</i> , distinguish it from pure trade, explain its evil consequences and justify its outright prohibition.
Sadaqah al-Fitr	This is a special charity emphatically recommended to be given to the poor on, or two days before, the <i>Eid al-Fitr</i> day that marks the end of Ramadan.
Salam	This signifies the Sale of Advance Payment. It is an important technique that <i>waqf</i> -based microfinance can operate in financing trade, agriculture and industry. In <i>Salam</i> contract, the institution engages in direct investment of its funds through purchasing commodities and then selling them to make profit. The institution engages in this contract primarily in order to empower the seller financially.
Sarraf	An intermediary whose role is to collect surpluses from the rich and distribute them to the poor through various financing techniques. In this case, the <i>waqf</i> -based microfinance mobilizes <i>waqf</i> funds from various sources and uses them to develop the earning potentials of the active poor or to finance MSMEs for poverty alleviation.
Sharī'ah	<i>Sharī'ah</i> , or Islamic Law, is the expression of Allah's command for Muslims. It constitutes a divinely ordained path of conduct that guides Muslims toward practical expression of their religious belief in this world, and the goal of divine favour in the Hereafter. <i>Sharī'ah</i> is not merely a system of law, but a comprehensive code of behaviour that embraces both private and public activities.
Sharikaat 'uqood	Partnerships, especially in business, formally contracted by participating shareholders.
Shúrá	Consultative council where important issues are collectively discussed by leaders, scholars or intellectuals.
Sukúk	<i>Sukúk</i> commonly refers to the Islamic equivalent of conventional bonds. However, as opposed to conventional bonds, which merely confer ownership of a debt, <i>sukúk</i> grants the investor a share of an asset, along with the commensurate cash flows and risk. Therefore, with <i>sukúk</i> , the initial investment isn't guaranteed; the <i>sukúk</i> holder may or may not get back the entire principal (face value) amount. That's because, unlike conventional bond holders, <i>sukúk</i> holders share the risk of the underlying asset. If the project or business on which <i>sukúk</i> are issued

	<p>doesn't perform as well as expected, the <i>sukūk</i> investor must bear a share of the loss. As such, <i>sukūk</i> securities adhere to <i>Sharī'ah</i> principles, which prohibit the charging or payment of interest. As with conventional bonds, <i>sukūk</i> are issued with specific maturity dates. When the maturity date arrives, the <i>sukūk</i> issuer buys them back (through a middleman called a <i>Special Purpose Vehicle</i>). The emergence of <i>sukūk</i> has been one of the most significant developments in Islamic capital markets in recent years.</p>
Ummah	<p>The entire Muslim community usually expected to be sharing common religious aspiration under one supreme leadership as it was during the classical period.</p>
Upward accountability	<p>Abiding by the rules and regulations governing the administration of an institution which requires correct disclosure and reporting to the relevant constituted authority.</p>
Waqf	<p><i>Waqf</i> (plural: <i>Awqāf</i>) or <i>habs</i>, is defined as a <i>perpetual endowment</i>. Creating a <i>waqf</i> involves setting aside certain assets by the donor (<i>waqf</i>) and preserving them so that benefits continuously flow to a specified group of beneficiaries or community. The corpus (endowed asset) of a <i>waqf</i> can be real estate or cash. A <i>waqf</i> is created by the <i>wāqif</i> through a <i>waqf</i> deed specifying the purpose of the <i>waqf</i>, its beneficiaries, its caretaker (<i>nazir/mutawalli</i>) and the mechanism of caretaker's compensation.</p>
Zakkah	<p><i>Zakkah</i> is a compulsory annual or periodical levy on Muslims. It is one of the five pillars of Islam and its importance is such that it has been mentioned 30 times in the Holy Quran mostly together with the Five Daily Prayers. <i>Zakkah</i> is collected:</p> <ul style="list-style-type: none"> • On wealth owned for one <i>Hijrī</i> calendar year (<i>hawl</i>) • Must be equal to a minimum threshold (<i>ni āb</i>) or more • Not on income used for consumption • On savings added to wealth of an individual during the year, and on agricultural output <p>The proceeds of <i>zakkah</i> can only be distributed amongst the following 8 categories:</p> <ol style="list-style-type: none"> 1. Poor 2. Needy 3. Administrators and collectors of <i>zakkah</i>

-
4. Whose hearts are to be won over
 5. Freeing human beings from bondage
 6. Those overburdened with debts
 7. Struggle in God's cause
 8. The wayfarers
-



LIST OF ABBREVIATIONS

A.C.	After Christ
A.D.	<i>Anno Domini</i>
BLP	Better Life Program
CB	Community Bank
CBN	Central Bank of Nigeria
CGAP	Consultative Group to Assist the Poor
DFRRI	Directorate of Foods, Roads, and Rural Infrastructure
FCT	Federal Capital Territory
FDI	Foreign Direct Investment
FEAP	Family Economic Advancement Program
FSS	Financial Self-Sufficiency
GDP	Gross Domestic Product
GNP	Gross National Product
HDI	Human Development Index
HRD	Human Resource Development
ICP	International Comparison Project
IFAD	International Food and Agricultural Department
LGA	Local Government Area
MDGs	Millennium Development Goals
MF	Microfinance
MFB	Microfinance Bank
MFI	Microfinance Institution
MSME	Micro, Small and Medium Enterprise
MSMEDF	MSME Development Fund
NACP	National Agricultural and Cooperative Bank
NAFPP	National Accelerated Food Production
NDE	National Directorate of Employment
NEEDS	National Economic Empowerment and Development Strategy
NGO	Non Governmental Organization
NPC	National Population Commission

OFN	Operation Feed the Nation
OPEC	Organization of Petroleum Exporting Countries
OSS	Operational Self-Sufficiency
PEP	Poverty Eradication Program
PLS	Profit and Loss Sharing
PPP	Purchasing Power Parities
R & D	Research and Development
RSP	Rural Support Program
SASME	Special Adviser on SMEs
SAW	<i>Sallal Lahu alaihi wa Sallam</i>
SEEDS	State Economic Empowerment and Development Strategy
SPV	Special Purpose Vehicle
SSG	Sokoto State Government
UNDP	United Nations Development Program
UNFAO	United Nations Food and Agricultural Organization
UNICEF	United Nations Children Education Fund
UNO	United Nations Organization
USD	United States Dollar
WAM	<i>Waqf</i> Asset Manager
WHO	World Health Organization
WIMIM	<i>Waqf</i> -based Islamic Microfinance Integrated Model

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The title of this study is *Integration of Waqf, Microfinance and Micro, Small and Medium Enterprises (MSMEs) for Poverty Alleviation in Sokoto State, Nigeria*. This title was deliberately chosen considering the themes that constitute the Central Phenomenon of the research work. These themes emanated from the *research problem* that calls for systematic harmonization of *waqf* and microfinance institutions in a bid to secure effective and sustainable poverty alleviation in the Northern Nigerian State of Sokoto. As depicted in figure 1.1, this chapter is basically clarifying the key words of the research title which include; *integration, waqf, microfinance, MSME, poverty alleviation, Sokoto and Nigeria*. Other issues discussed in the chapter are the introductory parts of a formal thesis which include problem statement, research questions and objectives, as well as justification, significance, scope and limitation of the study.

1.1.1 Integration – Literal and Conceptual Connotations

Literally, the word ***integration*** means *incorporation, unification, assimilation, amalgamation, combination or alliance*. The word is used to indicate the “act of linking” fragmented entities that were previously functioning independently in order to have a stronger unified function (*Oxford Dictionary of Contemporary English*, 2015). Conceptually, however, the word refers to a “process of absorbing” individuals, groups or institutions, of differing ethnic, cultural or socio-economic backgrounds into the dominant environment to achieve a stronger harmonious coexistence (*Encyclopaedia Britannica*, 2010). The process of *integration* involves taking on the traits of the dominant entity to such a degree that the

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APPENDIX A

Informed Consent for Participation



Islamic Business School

Informed Consent for Participation in Research Activities:

Integration of Waqf and Microfinance for Poverty Alleviation in Sokoto State, Nigeria

Assalámu alaikum, wa rahmatul Láhi, wa barakátuh

I want to thank you for taking the time to meet with me today.

My name is **Abubakar Yusuf Sanyinna** and I would like to talk to you about your experiences and participations as a stakeholder in *waqf*, microfinance and poverty alleviation programs in Sokoto State.

The interview should take about an hour or less. I will be taping the session because I don't want to miss any of your comments.

Although I will be taking some notes during the session, I can't possibly write fast enough to get it all down.

Because we're on tape, I hope you will endeavour to speak up so that we don't miss your comments.

All responses will be kept confidential. This means that your interview responses will only be used for this study only and I will ensure that any information included in the report does not identify you as the interviewee.

Remember, you don't have to talk about anything you don't want to and you may end the interview at any time.

Sir, are you willing to participate in this interview?

Interviewee

Witness

Date

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APPENDIX B

Interview Transcripts

Poverty Prevalence in Sokoto State


Q. 1: What are the distinctive features of poverty in Sokoto State?

Participants	Responses
UDUS-PROF	<i>Well, traditionally, the poor in Sokoto State are those who do not have possibility to earn their production asset due to severe financial exclusion.</i>
COECHLEC-1	<i>The common perception of poor people in Sokoto traditional setting are those who do not have their own production factors such as land, capital, and skill so that they have a limited incoming ability.</i>
POLIHOD	<i>Well, usually poor people are perceived to be those who do have adequate and efficient factors of production, such as land, capital and infrastructure.</i>
UDUS-2	<i>In this area, poverty is usually attributed to those who do not have functional entrepreneurial skills to make their occupations and enterprises sustainable and dependable.</i>

Causative Factors of Poverty in Sokoto State

Q.2.: What are the causative factors of poverty in Sokoto State?

Participants	Responses
UDUS-3	<p><i>Well, the causative factors are many, but the most prominent is Urban-Rural Dichotomy. When Governments could not maintain equilibrium between the rural and urban areas in the provision of basic amenities, dichotomy is artificially created between the two areas. Hence, the problem of mass rural-urban migration in this State is becoming an issue of serious concern not only to authorities but also the general public. Therefore, unless the “push and pull factors” of this phenomenon are identified and tackled, poverty will continue to prevail in this State.</i></p> <p>The Push Factors</p> <p><i>The push factors are those associated with the area of origin while the pull factors are those associated with the area of destination. Evidently, lack of economic opportunity tends to push people out of their areas of origin to look for better future. Among the push factors are the following:</i></p> <ul style="list-style-type: none"> • <i>Unemployment</i> • <i>Lack of essential services</i>

	<ul style="list-style-type: none"> • <i>Inherent poverty</i> • <i>Poor harvest</i> • <i>Drought</i> • <i>isolation</i> • <i>Low wages</i> <p>The Pull Factors <i>The pull factors, on the other hand, are the exact reversal of the push factors. These factors emanate from the urban areas tend to pull people towards to what is presumably better. They include the following:</i></p> <ul style="list-style-type: none"> • <i>More jobs</i> • <i>Better services</i> • <i>Affluence</i> • <i>Farming alternatives</i> • <i>Relief from pressures</i> • <i>Open opportunities</i> • <i>High wages</i>
	<p><i>Well, I regard poverty in this State to be a product of Cause-and-Effect Relationship</i> <i>Yes, there used to be a cause-and-effect relationship between family size and poverty prevalence. The 100% Muslim-populated State is largely polygamous in its traditional family setting. In most cases, you will discover that larger families are more prone to suffer from severe poverty than smaller ones. Similarly, there is also a cause-and-effect relationship between ignorance and poverty, whereby illiteracy leads to low level of human capital and capacity. Moreover, as I explained earlier, poverty density is relatively higher in the localities that lack basic entrepreneurial infrastructure and facilities all over the State. That is why you see villagers flooding into urban areas.</i></p>
UDUS-2	<p><i>Poverty in this State is largely attributed to Inter-generational Vicious Circle</i> <i>Yes, if you observe, you will find that majority of the people in this State are not having any job from which regular income is acquired. Therefore, their sole source of livelihood is subsistence farming which, in many occasion, cannot sustain them to next harvesting season. In this case, many families, especially those with large unproductive members (the elderly, small children, the sick, unmarried girls and widows), will find themselves in desperate situation. These families with large number of children are having very little to eat and, virtually, no access to basic health facilities. As a result, the children are malnourished and unhealthy and have many health complications. Eventually, this constitutes impediments to acquire both t dition l (Qu ' nic) nd mode n (Weste n) education, no matter how little the fees are.</i></p>

	<p><i>Consequently, at the death of their parents, these children are already married adults but without functional education or vocational skill to conduct any economic activity. Gradually, they will start to have their children to whom they will be handing over the desperate situation. Currently, this is the nature of vicious circle of poverty which is bedeviling the socio-economic environment in the State.</i></p> <p><i>In order to break this circle, there must be coordinated intervention from governments, NGOs and faith-based charity institutions that will step in with financial assistance to build the earning potentials of the poor by financing local MSMEs. This is the only way of disconnecting this vicious circle of poverty that has been trapping many families for generations.</i></p> <p><i>Although there has been a lot of Poverty Alleviation Programs designed to break the vicious cycle of poverty in many households in Sokoto State, but still a lot has to be done especially in resuscitating the earning potentials of the active poor. For any poverty alleviation program to succeed, it must involve the strategic use of tools such as education, vocational training, human resource development, primary health care and income redistribution.</i></p>
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Poverty Alleviation Strategies in Sokoto State

Q.3.: So far, how can you assess the performance of poverty alleviation programs over the previous years?

Participants	Responses
COECHLEC-1	<i>The gap between the rich and the poor is still widening at a geometric proportion. Majority are suffering in the midst of affluence in the State.</i>
COECHLEC-3	<i>Sokoto State has failed to harness her potentials to take its right place among the richest States of the country.</i>
POLIACT	<i>The programs are akin to mere window dressing as their impact on the target population has left much to be desired.</i>

Corrective Measures for the Success of Current Poverty Alleviation Program

Q.4: What corrective measures should be taken to make the current *M-Power* program successful?

Participants	Responses
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UDUS-PROF	<i>For the current poverty alleviation scheme to succeed there must be viable human resource development (HRD). The earning potentials of the active poor should be developed through various skill-acquisition and capacity-building trainings.</i>
COECHLEC-1	<i>There must be absolute accountability through transparent administration which will create reliability and cooperation for all stakeholders.</i>
POLIHOD	<i>Adequate funding and, if possible, all funds ear-marked for the programme should be made completely available before the commencement of the project.</i>
UDUS-2	<i>There should be practical commitment to achieve the desired goal by all stakeholders notwithstanding the changing dispensation.</i>
COECHLEC-2	<i>There should be efficient infrastructural development to enhance all-round economic growth.</i>
UDUS-ASPROF.3	<i>Creation of community-based projects that will be all-inclusive in participation and accommodation of the yearnings and aspirations of the people.</i>
COECHLEC-3	<i>Adoption of punitive measures against saboteurs, no matter their ranks or social class.</i>

Human Resource Development as a Catalyst for Effective Poverty Alleviation

Q.5: What are the ways of ensuring effective HRD for sustainable poverty alleviation in Sokoto State?

Participants	Responses
COECHLEC-1	<p><i>By giving our youth proper training in Information Communication Technology (ICT)</i></p> <p><i>Today, no meaningful development can be achieved without functional ICT. This will introduce participants to common terminologies used in the start-up ecosystem, and the requirements to commercialize innovations, including protecting intellectual property, describing an innovation and the benefits it provides (vs. features), navigating the development process and market/product validation.</i></p>

COECHLEC-3	<p><i>Priority should be given to training in Agriculture/AgroProcessing</i></p> <p><i>Sokoto State is typically agricultural. Therefore, adequate resources need to be channelled towards agricultural development. This will provide training support to agropreneurs across the value chains in the following areas - Rice, Maize, Fruit Trees, Poultry, Dairy and Fisheries. It will be held in Agro-hubs across the State.</i></p>
UDUS-3	<p><i>Well, as you know, our world today is full of Fashion</i></p> <p><i>Training programmes need to be organized in order to help new and existing fashion designers develop skills to grow their businesses. With the programme's partnership with reknown local and international fashion designers, participants will learn how to maximize the local and international demand for our fabrics, textiles and prints. This year, the State Government will establish a textile company in Kalambaina town.</i></p>
POLIACT	<p><i>Well, much needs to be done on the areas of Manufacturing & Retail</i></p> <p><i>Exposure to basic accounting and inventory management principles, which are vital to retail operations, will be provided. In addition, the training programme will offer practical skills in areas such as branding, marketing, finishing and quality control.</i></p>
UDUS-PROF	<p><i>Well more priority should be given to training in Construction</i></p> <p><i>Participants will acquire specialised skill-set training in areas such as masonry, brick-lying, carpentry, and plumbing, all of which will create pathways for the State indigenes to gain employment.</i></p>

Grass-root Poverty Alleviation Initiatives

Q.5: Failures of previous poverty alleviation programs in this State are mostly attributed to neglect of rural areas, how is this true?

Participants	Responses
UDUS-PROF	<p><i>This is true, considering;</i></p> <ol style="list-style-type: none"> <i>Persistent and massive denial of physical and social infrastructure;</i> <i>Poor transport linkages by road, rail, water or air; and</i> <i>Poor access to development resources like land, credit, and</i>

	<i>technology.</i>
COECHLEC-1	<p><i>This is true, considering;</i></p> <ul style="list-style-type: none"> <i>a. Concentration of industries in the State capital;</i> <i>b. Bias of even agricultural expenditure towards powerful and rich urban dwellers; and</i> <i>c. Bias of domestic terms of trade against agriculture and other rural activities with relatively low producer prices for food, agricultural exports and other rural produce.</i>
POLIACT	<p><i>This is true, considering;</i></p> <ul style="list-style-type: none"> <i>a. Poor incentives to the rural economy and to economic activities in rural areas; and</i> <i>b. Denial of political power to the rural majority (even with the current local government reforms) so that the rural population is underrepresented in decision-making organs at all levels of society</i>
UDUC-ASPROF.1	<p><i>This is true, considering;</i></p> <ul style="list-style-type: none"> <i>a. The relative neglect of the informal sector,</i> <i>b. Poor access to development resources like land, credit, and technology.</i>

Corrective Measures for Greater Success in Poverty Alleviation

Q. 6: What are the corrective measures to be taken by the concerned Authorities?


Participants	Responses
UDU-ASPROF.2	<p><i>Well, there must be functional capacity building and empowerment. This involves grassroots decision making, provision of access to productive inputs and assets such as credit, land etc; relevant and effective training and education, exposure to and adoption of appropriate technology, access to adequate infrastructure and social services, integration of informal sector into the main stream of economic activities</i></p>
POLIHOD	<p><i>Well, there is need for effective service delivery comprising of:</i></p> <ul style="list-style-type: none"> <i>- targeted intervention and building on existing safety-nets of the poor;</i> <i>- building mechanisms into poverty</i>

	<p>reduction plan;</p> <ul style="list-style-type: none"> - provision of a support mechanism to finance projects which are initiated by intended beneficiaries; and - emplacement of pro-poor national growth strategies
COECHLEC-3	<p>Well, much has to be done on coordination, monitoring and evaluation, which involves streamlining and networking of existing poverty reduction programs into the support mechanism</p> <p>Use of appropriate monitoring and evaluation mechanism for poverty reduction and eventual elimination.</p>
UDUC-ASPROF.3	<p>More emphasis should be given to development of earning potentials of the poor. This involves grassroots decision making, provision of access to productive inputs and assets such as credit, land etc; relevant and effective training and education, exposure to and adoption of appropriate technology, access to adequate infrastructure and social services, integration of informal sector into the main stream of economic activities.</p>
COECHLEC-1	<p>More has to be done on bottom-up and demand-driven identification and prioritization in order to allow for community ownership. Community participation would be enhanced in aspects of project circles, by decentralizing decision-making.</p>

Policies for Poverty Alleviation in Rural Areas in Sokoto State

Q. 7: What are the appropriate policies to be adopted for poverty alleviation in the rural areas?

Participants	Responses
UDUS-PROF	<p>A strong policy should be adopted on rural community organization and mobilization. This policy recognizes the fact that the need for full participation of rural communities in the policy implementation is critical to the quality and sustainability of the developmental projects of government. For this, there should be appropriate support for rural community initiatives and programs through managerial, technical, financial and other appropriate assistance.</p>
COECHLEC-1	<p>There must be a policy that focuses on enhancement of enabling rural infrastructure. This places emphasis on government taking adequate measures to promote the development and improvement of rural infrastructure with a view to stimulating and promoting sustainable</p>

	<p><i>growth of rural productive activities. The policy areas under this include:</i></p> <ol style="list-style-type: none"> <i>Transport infrastructure and facilities,</i> <i>Communications infrastructure,</i> <i>Housing,</i> <i>Environment, energy, and</i> <i>Water and sanitation.</i>
UDUS-2	<p><i>A strong policy should be adopted for promotion of rural productive activities. In this regards, emphasis is placed on employment and income generating opportunity and activities. The policy areas under the promotion of rural productive activity are;</i></p> <ol style="list-style-type: none"> <i>Agriculture, Fisheries, Animal Husbandry and Forestry</i> <i>Mineral Resources Development</i> <i>Manufacturing and Industry</i> <i>Marketing and Distribution, and</i> <i>Rural Financial Systems.</i>
 <p>POLIACT</p>	<p><i>In fact, there is need for a policy that supports human resources development and utilization. Under this activity, the emphasis is on recognition of the critical and dynamic role of the common man in rural and national development. The policy areas under this are:</i></p> <ol style="list-style-type: none"> <i>Health and Population</i> <i>Culture and Social Development</i> <i>Education, Technology and Skills Development</i> <i>Research and Extension Services, and</i> <i>Information and Communication.</i>
UDUS-3	<p><i>The Stat should promulgate a policy on encourages special programs for target groups. This is premised on the fact that the powerless, marginalized and deprived rural people deserve special attention. This policy targets the following groups:</i></p> <ol style="list-style-type: none"> <i>Women</i> <i>Youth</i> <i>Children</i> <i>The Elderly and Retired</i> <i>Beggars and destitute</i> <i>Emergencies and National Disasters</i> <i>Economically Disadvantaged Areas</i>

SOKOTO STATE *Waqf* COMMITTEE

Objectives of Sokoto State *Waqf* Committee

Q. 8: What are the primary objectives of the State *Waqf* Committee?

Participants	Responses
WAQF.COM1	<i>Well, the Committee is primarily working towards mobilization of various waqf funds and assets from donor individuals and organizations, protection of the perpetuity of all waqf properties when maximum utilities are derived from them</i>
WAQF.COM2	<i>The Committee was set up to ensure provision of social security to the poor which includes food shelter and clothing where necessary, and disbursement of revolving loans to economically-active poor for investment in various MSMEs</i>
WAQF.COM3	<i>Well, we are working to ensure proper liquidation and/or revitalization of dormant waqf assets for optimum and lasting utilization, and provision of emergency relief aid to victims of flood, fire, drought and natural catastrophes</i>
WAQF.COM4	<i>We are working for enhancing human resource development (HRD) through short-term skill-acquisition programs</i>
WAQF.COM5	<i>Well, as you might know, we are embarking on development and public enlightenment activities on the significance of waqf in Islam in order to encourage more people to donate generously to waqf fund</i>
WAQF.COM6	<i>We are working towards building the earning potentials of economically-active poor with credit creation for investment in MSMEs</i>
WAQF.COM7	<i>We are embarking on rigorous sensitization campaigns through the local mass media outlets and open-air preaching to inculcate the culture of donating for waqf both in cash and kind</i>

Activities of State *Waqf* Committee

Q. 9: What are the main activities of the State *Waqf* Committee?

Participants	Responses
WAQF.COM1	<i>Provision of permanent shelter or rehabilitation to the desperate poor; settling rentals or debts of tenancy for the poor; assisting the needy patients who cannot afford to buy prescribed drugs; settling of medical fees of the needy patients from the state's 23 Local Government Areas; payment of monthly allowances to ad-hoc members of subcommittees; and mobilizing investable funds and disbursing them in profitable businesses to create more wealth for the poor and needy</i>
WAQF.COM2	<i>Provision of food items to the poor in the Districts affected by calamities to cushion the effect of hunger and poverty. It also identifies the poor orphans to be assisted them with the</i>

	<i>basic needs of life. Similarly, the Committee liaise with diverse State Ministries to cater for miscellaneous needs of the poor</i>
<i>WAQF.COM3</i>	<i>Collaborating with Psychiatric Hospitals in settling medical bills of mentally-impaired poor patients. The Committee also rehabilitates the recovered psychiatric patients and other necessary medical assistance</i>
<i>WAQF.COM4</i>	<i>Enhancing human resource development (HRD) through short-term skill-acquisition programs</i>
<i>WAQF.COM5</i>	<i>Mobilizing investable funds and disbursing them in profitable businesses to create more wealth for the poor and needy; and partnering with small-scale entrepreneurs in PLS and non-PLS businesses to increase waqf funds</i>
<i>WAQF.COM6</i>	<i>Organizing various skill-acquisition programs for the active poor as well as promoting educational activities in the State</i>
<i>WAQF.COM7</i>	<i>Organizing deals with local share-holders companies in order to generate profit for waqf properties; publicizing the activities of the Committee and its branches through print and electronic media, publication of pamphlets and stickers; organizing seminars, workshops and conferences on zakah and waqf; organizing interactive sessions with Ulema, organizations and donors, from time to time; and maintaining the website of the Committee and using it to disseminate its activities nation-wide</i>

Achievements of Sokoto State *Waqf* Committee

Q. 10: So far, what are the remarkable achievements of this Committee?


Participants	Responses
<i>WAQF.COM1</i>	<p><i>The Committee has, so far, realized laudable achievements which practically seen reduction of the number of street beggars in the State with many of them becoming self-reliant; promotion of small-scale enterprises with many beneficiaries fully engaged in animal husbandry, trading, farming, poultry, sewing, and other local enterprises. So far, from January, 2015 to January, 2016, varieties of durable items were distributed to 1550 active poor as capital for micro, small and medium enterprises which include;</i></p> <ul style="list-style-type: none"> <i>i. 80 deep freezers</i> <i>ii. 450 sewing machines</i> <i>iii. 420 grinding machines</i> <i>iv. 560 Sokoto red goats</i> <p><i>This year (2017), we are planning to distribute more of these capital assets to larger number of beneficiaries</i></p>
<i>WAQF.COM2</i>	<i>A specific scheme is now operational in</i>

	<p>educating and enlightening the disabled to feel self-confident in participating in all endeavours of life with their children enrolled in schools. So far, 183 children of inactive poor parents are sponsored to pursue primary and secondary education. Recently, the Committee distributed 2500 sacks of rice and other assorted grains, 5750 bundles of textile materials and N10, 000000 to the poor, orphans and the needy, during Ramadan and the two Eid festivals. Similarly, following the destructive flood disaster of last year (2016) in Shagari, Goronyo and Wamakko Local Government Areas, the Committee rehabilitated 103 houses of active and inactive poor. The rehabilitation covered roofing, minor construction and provision of building materials which engulfed N27, 780, 500</p>
WAQF.COM3	<p>So far, 120 active poor have acquired entrepreneurial skills through our training programs. They are now conducting their respective enterprises in shoe-making, leather works, sewing, carpentry, building and other local ventures</p>
WAQF.COM4	<p>A considerable amount of investable waqf funds is now available from time to time for numerous productive enterprises. Currently, capacity-building programs for the active poor are now operating regularly. The total sum of twenty-four million, two hundred thousand Naira (N24, 200, 000) was expended on poor orphans and widows with an amount ranging from N10, 000 to N20, 000 each to enable them start micro, or small businesses, or purchase food items as the case may be</p>
WAQF.COM5	<p>Well, we are proud to declare that many neglected or forgotten Islamic business contracts, such as Salam, Istiṣnā , Muḍā b and Muzá ' , e now e now b oug t to limelight. Now the State Waqf Committee is engaged in 17 businesses under four Islamic financing techniques</p>
WAQF.COM6	<p>In collaboration with the Federal Psychiatric Hospital, Kware, Sokoto State, last year (2016) the Committee disbursed twenty-four million Naira (N24, 000000) for the treatment and subsequent rehabilitation of the discharged patients. Other health services for the poor were also paid during the period including feeding the needy in-patients, settling medical and surgery bills, procurement of blood, payment of laboratory tests and collaborating with major clinics and pharmacies in the provision of prescribed drugs to the poor patients. All these commitments engulfed seventy-two million Naira (N72, 000000)</p>
WAQF.COM7	<p>Presently increasing number of local people are becoming aware of the importance of waqf of both asset and cash which increase the</p>

	<p>amount of waqf properties relatively in the past five years.</p> <p>A huge amount of money was expended during the year under review (2016) in the discharge of its statutory duties. Various sources of information dissemination were used to enlighten and keep the public abreast of the activities of all the Sub-Committees which include print and electronic media, radio and T.V. stations, seminars, workshops and open-air preaching. A total of twelve million, nine hundred and seven-six thousand Naira (N12, 976, 000) was spent in discharging its assignment.</p>
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Ideal *Waqf* Institution in Sokoto State

Q. 11: What is your personal perception of the ideal *waqf* institution in Sokoto State?

Participants	Responses
<p>COECHLEC-1</p> 	<p><i>Well, I perceive it as a charitable way of transferring resources from direct consumption to investment in productive enterprises that provide either usufruct or revenues for future consumption by a larger number of individuals. The surplus income of awqaf can be put into operation that combines the act of saving with the act of investment together. It consists of taking certain resources off consumption and simultaneously putting them in the form of productive assets that increase the accumulation of capital in the economy for the purpose of increasing future output of services and incomes.</i></p>
<p>UDUS-PROF</p>	<p><i>Well, I consider it to be a business corporation established by the State Government whose life span is unlimited. Therefore, in this case waqf should serve as a developmental process by virtue of its foundational motive. Practically, this institution a means of generating productive wealth that will be channelled into local investment avenues that favour future generations. This is because waqf gives its beneficiaries future benefit in cash or kind without any fee or charge.</i></p>

Duties of State Government in the Mobilization of *Waqf* Funds

Q.12: What can the State Government do to ensure a full-blown mobilization of *waqf* funds?

Participants	Responses
WAQF-COM 1	<p><i>Well, there are a number ways to be devised which include:</i></p> <ul style="list-style-type: none"> • <i>Supporting the cash waqf as a unique instrument and approach in the industrial and entrepreneurial development.</i> • <i>Facilitating the legal framework of waqf operation in the financial market, and participating in the local business activities.</i> • <i>The government, through its business-related agencies can contribute to the waqf fund for the enhancement of MSME financing.</i>
WAQF-COM 2	<p><i>The concerned authorities should take appropriate measures to that effect, which include;</i></p> <ul style="list-style-type: none"> • <i>Regulating the functions of waqf by ensuring compliance with the existing standards governing waqf administration. This covers financial aspect, accounting aspect, and managerial affairs.</i> • <i>Amending the existing legal framework to suit waqf business operation.</i>
WAQF-COM 3	<p><i>Well, some steps should be followed which include;</i></p> <ul style="list-style-type: none"> • <i>Identifying all the fixed waqf assets and harnessing their potentials to generate bigger benefits for the public and contribute towards wealth creation and sustainable prosperity in the State.</i> • <i>Assuming full responsibility for safeguarding the security and sanctity of waqf properties wherever they are utilized.</i> • <i>Taking full responsibility of standardizing the managerial principles, auditing rating and supervision systems.</i>

Utilization of Profit from *Waqf* Investment

Q. 13 What is appropriate ways of utilizing the profit or proceeds accrued from *waqf* investment?

Participants	Responses
COECHLEC-1	<i>I suggest the profit to be used in charity distribution. There is a large number of inactive poor in this State. Therefore, this procedure is aimed to fulfil the needs of those who are sick, old, physically and mentally impaired. The nature of this distribution is consumptive spending.</i>
POLIACT	<i>Well, better to use the proceeds in empowerment segment. In this procedure, the target is the people who have prospective business ventures but having difficulties to access financial capital. Empowerment here is aimed to provide means of production, i.e. financial capital so that this group of small business enterprise might enhance their business ventures further. In assisting this group, various types of contracts in line with it might be utilized, such as <i>mudābah</i>, <i>musāwakāh</i> or <i>murābahah</i>.</i>
UDUS-3	<i>I think it will be better to use it in human investment. This refers to capacity building targeted to provide education, through scholarship program, or training to improve the quality of the active poor by enhancing the level of their entrepreneurial skills. In the end, it is expected that productivity of this group of people will improve and positive effect on the level of output might be resulted.</i>
COECHLEC-3	<i>I suggest the accrued profit to be used in infrastructure investment. This is meant to assist in the provision of physical facilities such as buildings for schools, medical facilities, and so on, which will help improving community's welfare.</i>

ROLE OF MICROFINANCE IN POVERTY ALLEVIATION IN SOKOTO STATE

Reformatory Measures for Effective Microfinance Services in Sokoto State

Q. 14: What reformatory measures should be taken by the Government to ensure effective microfinance services in the State?

Participants	Responses
UDUS-PROF	<p>Well, a very strong sanitization measure should be taken which requires;</p> <ul style="list-style-type: none"> • The revocation of the operating licenses of any bank that fails to meet minimum operation standards remains a constant measure devised to remove rotten apples from the bunch. • Introduction and enforcement of stiffer sanctions and penalty regimes for various infractions, as a deterrent and entrenching them in the Regulatory/Supervisory Guidelines. • Subsequent regulatory actions based on zero tolerance for infractions, ensuring market discipline and strict compliance with the rules and regulations by all MFBs. • Identifying directors and management staff that have mismanaged, perpetrated fraudulent activities or criminally abused their MFBs, removing and handling them over to the law enforcement agencies for prosecution and subsequently blacklisting them, on an on-going basis.
COECHLEC-1	<p>Well, I think all microfinance services should be directed towards capacity building of the poor. Therefore, authorities should ensure;</p> <ul style="list-style-type: none"> • Implementation of the Microfinance Certification Program (MCP) for the operators and directors of MFBs with sustained vigour. This is in order to build a critical mass of knowledgeable and skilled manpower to drive microfinance sub-sector to higher level. This will go a long way in enhancing capacity-building programs. It is envisaged that the qualification acquired in Microfinance Banking will be a pre-requisite for holding a management position in any MFB from 2015. Similarly, advanced certificate course is also held regularly for directors of MFBs to keep them up-to-date in modern microfinance banking.
	In fact, the current state of microfinance

POLIACT	<p>institutions requires proper restructuring. I think, this can be done by;</p> <ul style="list-style-type: none"> • Introduction and enforcement of an operational template for MFBs and benchmarking them on it to promote the practice of microfinance, as against 'micro-commissioning'. • Comprehensive review of the Microfinance Policy Framework and the Regulatory/Supervisory Guidelines, with a view to addressing the issues of inadequate capital base, liquidity, branch expansion and others that exhibit the growth and development of the MFBs. • Introduction of risk-based supervision as a supervisory tool. • Enhanced supervision by increasing the frequency of on-site routine examination to at least once a year, or twice a year, for MFBs with perceived high risk profile.
UDUS-3	<p>I think the concerned authorities should take steps towards restoring public confidence in microfinance services by;</p> <ul style="list-style-type: none"> • Effective and sustained communication, awareness campaign, sensitization and road shows. • Settlement of depositors of closed MFBs.

Causes of Unhealthy Relationship with Clients

Q. 15: Why are many clients complaining of unfavourable relationship of microfinance banks?

Participants	Responses
UDUS-PROF	<p>Well, it is because their services are mostly leading to over-indebtedness of clients. Apparently, the clients of microfinance in Nigeria are becoming over-indebted. The issue of over-indebtedness is related to the amount of loan borrowed, the number of institutions patronized by clients and the ethical consideration of the clients.</p> <p>Thus, borrowers are used to repaying loans by borrowing from another microcredit institution due to the inadequate internal control over loan transactions. In some cases, the staff of microcredit institutions rolls over bad loans.</p> <p>The over-indebted clients also become depressed so much so that they can commit any form of crime including suicide. However, one must not forget that a poor who is born in debt, live in debt and die in debt is also confronted with immense socioeconomic problems. These include hunger caused by natural calamities and</p>

	<i>unexpected death of income earners as well as of sudden loss of livestock bought by loan from microfinance institution. The psychological problems associated with not being able to fulfil the basic services for a family such as proper housing, food and medication put the poor borrowers in a spiral of repeated borrowings with many unfortunate outcomes.</i>
COECHLEC-1	<i>Definitely! It is due to their exploitative credit-creation. Additional charge on loans is generally considered to be typically exploitative. Charging a very high interest rate under the conventional microfinance is a major concern that has led critics to accuse microfinance Institutions (MFIs) of exploiting their clients. In many cases, the interest charged by MFIs in Nigeria range from 25 to 50% of the amount borrowed. This exorbitantly high rate has serious implications for the income and welfare of the poor borrowers who have to repay the principal plus these excessive costs regardless of the outcome of their businesses. High administrative, including supervisory costs of issuing small loan are commonly cited as the main reason for the high rates charged.</i>

Microfinance Services for Poverty Alleviation

Q. 16: Which services should be rendered by Microfinance banks to alleviate the poverty of their clients?

Participants	Responses
POLIACT	<p><i>They should emphasize on the provision of social assistance, by;</i></p> <ul style="list-style-type: none"> <i>a. Ensuring the clients' basic needs of food, water, shelter and energy as part of the intervention;</i> <i>b. Provision of safety nets to make them more resistant to shocks. Risks related to life and business should be covered by insurance and savings products;</i> <i>c. Transferring the ownership of project assets to the client once their capacity is been developed;</i>
UDUS-3	<p><i>They should provide business development support which includes;</i></p> <ul style="list-style-type: none"> <i>a. Partnering and sharing business risk with the poor; tying in the entities' profits with the profits of its clients;</i> <i>b. Assisting the client in developing/refining the business model and providing the necessary capacity-building skills to ensure a better chance of the client's success;</i> <i>c. Facilitating access to markets, skills and technology by engaging various</i>

	<i>stakeholders in the value chain.</i>
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Integration of *Waqf* with Microfinance

Q. 17: Can integration of *waqf* and microfinance guarantee better outcome in poverty alleviation?

Participants	Responses
COECHLEC-1	<i>Yes indeed! However, in order to ensure compliance with the injunction, the corpuses of waqf properties should be preserved, but their proceeds can be used in various microfinance services, such as direct financing of the active poor, through salam, murabahah, ijara, istisna' and bai' al-mu'ajjal. As debt-creating arrangements, these will guarantee the safety of loaned capital. However, in some cases, the proceeds can be used in business and agricultural partnerships, such as mudarabah, musarakah and muzamilah. Although risk is relatively higher in these indirect financing arrangements but they yield greater returns.</i>
UDUS-3	<i>Not necessarily. In fact, waqf properties should not be diverted to other purposes other than how they were used by the previous Muslim generations. Microfinance, as a modern innovation, should not be integrated with waqf.</i>
POLIHOD	<i>I think so. However, waqf funds should be invested in order to protect their perpetuity. All the profits realized from the diverse investments of waqf properties should be used in disbursing interest-free revolving loans to the active poor and/or rendering social security services to the inactive poor.</i>
COECHLEC-3	<i>Absolutely! However, waqf funds could be effectively utilized in productive agro-allied partnership ventures, trade and manufacturing. This will guarantee intergenerational utilization of the funds and sustained poverty alleviation.</i>
UDUS-2	<i>Yes, if professionally managed. So long as the ultimate goal of waqf is to serve the poor, there is need for dynamism in its creation and management. Donation to waqf should be equally in durables and consumables and their utility should be sustained through disbursement of revolving loans and human resource development.</i>

APPENDIX C

Focus Group Interactive Sessions

Common Features of Locally-Oriented MSMEs in Sokoto State

Q.: 18 What are the common features of locally-oriented MSMEs in Sokoto State?

Eight-Member Focus Group in Sokoto Central Senatorial Zone

Members	Views
FOGA-1	<p>Usually, MSMEs in Sokoto State are characterized by certain features which include;</p> <ul style="list-style-type: none"> • Sole proprietorship of one person or family • Poor managerial skills due to their inability to pay for skilled labour
FOGA-2	<p>They are most known for their low entrepreneurial skills, inadequate educational or technical background</p>
FOGA-3	<p>Yes, they can be easily identified with;</p> <ul style="list-style-type: none"> • Sole proprietorship of one person or family • Poor managerial skills due to their inability to pay for skilled labour
FOGA-4	<p>Ha ha ha!!! Their most common features are;</p> <ul style="list-style-type: none"> • Poor product quality output • Absence of Research and Development
FOGA-5	<p>Yes, you are right! They have little or no training and development for their staff</p>
FOGA-6	<p>Well, they could be easily identified with;</p> <ul style="list-style-type: none"> • Poor documentations of policy, strategy, financials, plans, info, systems • High mortality rate especially within their first two years
FOGA-7	<p>Well, I know them only their over-dependence on imported raw materials and spare parts</p>
FOGA-8	<p>Actually, our local MSMEs are known for their;</p> <ul style="list-style-type: none"> • Poor inter- and intra-sectoral linkage; hence they hardly enjoy economies of scale benefits • Poor Capital structure, i.e. low capitalisation • Poor management of financial resources and inability to distinguish between personal and business finance

Obstacles to the Development of MSMEs in Sokoto State

Q. 19: Most of the MSMEs in this State are operating below subsistence capacity, what are obstacles crippling them?

Eight-Member Focus Group in Sokoto East Senatorial Zone

Members	Views
FOGB-1	<p><i>Definitely! But nothing is crippling them besides lack of easy access to funding/credits, which can be traceable to the reluctance of banks to extend credit to them owing, among others, to poor and inadequate documentation of business proposals, lack of appropriate and adequate collateral, high cost of administration and management of small loans as well as high interest rates. Other obstacles include;</i></p> <ul style="list-style-type: none"> <i>Discrimination from banks, which are averse to the risk of lending to MSMEs especially start-ups</i> <i>Inadequate, inefficient, and at times, non-functional infrastructural facilities, which tend to escalate costs of operation as MSMEs are forced to resort to private provisioning of utilities such as road, water, electricity, transportation, communication, etc.</i>
FOGB-2	<p><i>Yes, you are right! Their major impediments to their growth are many which include bureaucratic bottlenecks and inefficiency in the administration of incentives and support facilities provided by the government. These discourage would-be entrepreneurs of MSMEs while stifling existing ones.</i></p> <p><i>Similarly, weak demand for products, arising from low and dwindling consumer purchasing power aggravated by lack of patronage of locally produced goods by the general-public as well as those in authority.</i></p> <p><i>Moreover, unfair trade practices characterised by the dumping and importation of substandard goods by unscrupulous businessmen. This situation is currently being aggravated by the effect of globalisation and trade liberalization, which make it difficult for MSMEs to compete even in local/home markets.</i></p>

FOGB-3	<p><i>Of course, there are many obstacles. These include; weakness in organisation, marketing, information-usage, processing and retrieval, personnel management, accounting records and processing, etc. arising from the dearth of such skills in most MSMEs due to inadequate educational and technical background on the part of the MSME promoters and their staff.</i></p> <p><i>High incidence of multiplicity of regulatory agencies, taxes and levies that result in high cost of doing business and discourage entrepreneurs. This is due to the absence of a harmonized and gazetted tax regime, which would enable manufacturers to build in recognized and approved levies and taxes payable.</i></p> <p><i>Widespread corruption and harassment of MSMEs by some agencies of government over unauthorized levies and charges</i></p>
FOGB-4	<p><i>Yes, indeed! The problems are not unconnected to uneven competition arising from import tariffs, which at times favour imported finished products</i></p> <p><i>Lack of access to appropriate technology as well as near absence of research and development</i></p> <p><i>High dependence on imported raw materials with the attendant high foreign exchange cost and scarcity at times</i></p> <p><i>Absence of long-term finance to fund capital assets and equipment under project finance for MSMEs</i></p>
FOGB-5	<p><i>Yes, I subscribe to your perspective! The major impediment is lack of scientific and technological knowledge and know-how, i.e. the prevalence of poor intellectual capital resources, which manifest as:</i></p> <p><i>Lack of equipment, which have to be imported most times at great cost (capital flight) and which would require expatriate skills to be purchased at high costs.</i></p> <p><i>Lack of process technology, design, patents, etc., which may involve payment of royalties, technology transfer fees, etc. and heavy capital outlay.</i></p> <p><i>Lack of technical skills in the form of technological and strategic capability</i></p> <p><i>Inability to meet stringent international quality standards, a subtle trade barrier set up by some developed countries in the guise of environmental or health standards.</i></p>

FOGB-6	<p><i>In fact, the sector is seriously crippled! This is due to lack of suitable training and leadership development. In spite of the fact that training institutions abound in the State, such as Works School, Runjin Sambo; Vocational Training Centre, Binji; Skill-Acquisition Centre, Mil-Goma, etc. However, these institutions rarely address the relevant needs of MSMEs especially in the areas of accounting, marketing, information technology, technological processes and development, cross-border trade, administration and management of MSMEs. Essentially, MSMEs are left most often on their own to eke out success amidst the avalanche of operational difficulties inherent in the Nigerian environment as well as the operational shortcomings, which characterise institutions set up to facilitate MSME businesses.</i></p>
FOGB-7	<p><i>Yes, indeed! The problem is largely due to lack of initiative and administrative framework or linkage to support and sustain MSMEs' development, which to a large extent, is also a reflection of poor technological capability or intellectual resource</i></p> <p><i>Lack of appropriate and adequate managerial and entrepreneurial skills with the attendant lack of strategic plan, business plan, succession plan, adequate organisational set-up, transparent operational system, etc on the part of many founders and managers of MSMEs in the State. As a fall-out of this, many of the MSME promoters purchase obsolete and inefficient equipment thereby setting the stage, ab initio, for lower level productivity as well as substandard product quality with dire repercussions on product output and market penetration and acceptance.</i></p>
FOGB-8	<p><i>Well, actually it is due to their inability to penetrate and compete favourably in export markets either because of poor quality of products, ignorance of export market strategies and networks or lack of appropriate mechanism and technology to process, preserve and package the products for export.</i></p>

Impediments to Agricultural Financing in Sokoto State

Q. 20: Agriculture is the mainstay and biggest employer of the people of Sokoto State, but the sector is grossly underfinanced, what are the reasons?

Eight-Member Focus Group Interactive Discussion

Members	Views
FOGC-1	<i>Yes, it is due to Government policies. If you observe, there are a lot of inconsistency in government policies affects both the availability and quality of agricultural credit to the farmer. Institutional lenders should as a matter of fact be consulted and their feelings incorporated in the credit policy guidelines. Most financial institutions are private institutions and if forced through any means to make credit available to the agricultural sub-sector against their will and against the current market prices and trends, they will probably find ways of circumventing the policy.</i>
FOGC-2	<i>Definitely! I think it is due to the nature of land and immobility of labour. The almost inelastic nature of land and the immobility of qualified farm labor equally contribute to the risky nature of agriculture, making it difficult for those in business to have access to credit especially from financial institutions.</i>
FOGC-3	<i>Yes, and the reason is poor infrastructural facilities. Nigeria lacks good net-work for roads and the desired means of transportation to the hinterlands to collect agricultural produce. Also, the electricity supply and the available storage facilities are nothing to write home about.</i>
FOGC-4	<i>Well, to my opinion, there many reasons. These include slow rate of return. Some Agricultural activities require a very long gestation period, resulting in slow rate of return especially in early years. This funding as farmers take long time to break-even and equally find it very difficult in servicing their loans. Another reason is loan diversion: The causes of loan diversion are many and varied. For example, the burden of extended family system can compel a farmer to use a part or all the loans e has just received from a bank to pay for the hospital bill of a mother-in-law. Also, unfavorable investment climate in agricultural sector and delays in the disbursement of approved agricultural credit can also lead to loan diversion. Similarly, unwilling co-operative attitude is also a contributory factor. To be able to pay back the principal and interest on agricultural credits and to make farmers accessible to agricultural credits at</i>

	<i>affordable rate, farmers are encouraged to form cooperative societies. Interestingly studies have shown that where such co-operatives are formed at all, the spirit and absolute loyalty of the farmers is not there.</i>
FOGC-5	<i>Well, I think the main reason is lack of management or management skills. Many farmers lack the desired management or managerial skills. Many of them know nothing about the preparation of feasibility reports that could be acceptable to banks and also in the art of farm management. Many of them will eventually fail as a result.</i>
FOGC-6	<i>I think collateral is a major obstacle confronting the local farmers in sourcing agricultural credit both from the informal and formal financial institutions. The use of personal land, family land, economic trees or even sons and daughters as collateral to obtain credit for agricultural activities and other purposes were and are still common practices in some of our communities today.</i>
FOGC-7	<i>Well, to my opinion, it is due to unsystematic risk. Agricultural business involves the production, processing, marketing and utilization of the following: crops, livestock, forestry, fishery and wild life. The production of some is prone to a peculiar risk. These risks are mainly unsystematic risks which are beyond the control of the farmer, such as natural hazards, flood, draught, etc.</i>
FOGC-8	<i>No doubt, ignorance about the source of funds is the main reason. Many farmers are illiterate and ignorant of the current happenings in relation to the availability of agricultural credits. Most farmers live rural areas and have knowledge of the outside world.</i>
FOGC-9	<i>Well, I think the problem of time lag could be a reason which happens as a result of change in weather or climate. Failure of rain to come at the usual time could have serious consequences as farming seasons could be delayed, resulting in default in loan repayment or serving of loans</i>

APPENDIX D

Random Sampling of Public Opinions

Reactions of *Waqf* Beneficiaries in Sokoto State

Q. 22: How is your financial condition after getting *waqf* assistance?

Participants	Responses
BENSER-W1	<i>I felt some relief temporarily</i>
BENSER-W2	<i>It has significantly improved as the volume of my enterprise increased.</i>
BENSER-W3	<i>There is no improvement due to lack of investment capital.</i>
BENSER-W4	<i>Fairly improved with the new investment skill</i>
BENSER-W5	<i>Well, I can say it is satisfactory with the additional investment capital.</i>

Improvements Required in the Current Financial Services

Q.23: Which improvement are you suggesting in any financial service?

Participants	Responses
BENSER-S1	<i>There should be skill acquisition training and interest-free investment capital.</i>
BENSER-S2	<i>There is need for adequate interest-free investment capital.</i>
BENSER-S3	<i>Clients need waiver of any accidental loss in investment capital.</i>
BENSER-S4	<i>Clients should be given adequate repayment time.</i>
BENSER-S5	<i>There is need for timely and revolving loan disbursement.</i>

APPENDIX E

Raw Materials Distribution in Sokoto State

SOKOTO STATE			
S/N	LOCAL GOVERNMENT AREA	MINERAL RAW MATERIALS	AGRO RAW MATERIALS
1	BODINGA	Limestone, Phosphate, Gypsum	Onion, Tomatoes, Millet, Cowpea, Maize, Livestock, Hides & Skin, Spices, Vegetables.
2	DANGE- SHUNI	Phosphate, Gypsum, Limestone, Kaolin	Millet, Cowpea, Locust Beans, Bagaruwa (Acacia Nilotica), Kenaf, Hides & Skin, Livestock, Vegetable.
3	GADA	Kaolin, Gypsum, Ball Clay, Phosphate	Wheat, Maize, Sweet Potatoes, Cowpea, Kenaf, Onion, Livestock, Hides & Skin, Tomatoes, Pepper.
4	GORONYO	Kaolin, Ball Clay, Gypsum, Phosphate	Wheat, Maize, Millet, Vegetables, Fishery, Rice, Onions, Spices, Hides & Skin, Livestock, Kenaf, Tomatoes
5	GUDU	Kaolin, Laterite	Millet, Groundnut, Beans, Bagaruwa, Gum Arabic, Kenaf, Hides & Skin, Livestock, Spices, Tomatoes.
6	GWADABAWA	Salt, Lakes, Kaolin, Ball Clay	Bagaruwa, Millet, Cowpea, Onion, Carrot, Rice Sugar Cane, Gum Arabic, Garlic, Livestock, Vegetables, Wheat, Maize, Fishery
7	ILLELA	Potash, Kaolin, Ball Clay	Millet, Cowpea, Hides & Skin, Fishery, Bagaruwa, Maize, Rice, Wheat, Livestock, Vegetable.
8	ISA	Granite.	Tobacco, Millet, Guinea Corn, Beans, Groundnut, Bagaruwa, Hides & Skin, Livestock, Tomatoes, Vegetable
9	KEBBE		Guinea Corn, Maize, Millet, Beans, Sugar Cane, Gum Arabic, Mango, Spices, Vegetables
10	KWARE	Gypsum, Limestone, Phosphate	Millet, Beans, Onions, Tomatoes, Rice, Spice, Bagaruwa, Tobacco, Hides & Skin, Livestock, Vegetable.
11	RABAH	Gypsum, Phosphate	Millet, Groundnut, Guinea Corn, Beans, Tomatoes, Mango, Rice, Gum Arabic, Kenaf, Spices, Vegetable. Livestock, Sweet Potatoes
12	SABO BIRNI	Silica Sand, Ball Clay,	Guinea Corn, Millet, Groundnut,

		Gypsum	Beans, Hides & Skin, livestock, Kenaf, Bagaruwa, Locust Beans, Tomatoes, Vegetable, Spices
13	SHAGARI	Gypsum, Phosphate	Beans, Groundnut, Sorghum, Millet, Tomatoes, Mango, Potato (Sweet), Pepper, Onion, Livestock, Vegetables.
14	SILAME	Ball Clay, Silica Sand	Fishery, Gum Arabic, Bagaruwa, Millet, Rice, Hides & Skin, Livestock, Vegetable
15	SOKOTO NORTH	Laterite, Limestone, Kaolin, Phosphate, Silica Sand	Millet, Beans, Carrot, Tomatoes, Hides & Skin, Livestock, Vegetables
16	SOKOTO SOUTH	Laterite, Limestone, Kaolin.	Millet, Beans, Hides & Skin, Tomatoes, Livestock, Vegetable
17	TAMBUWAL	Kaolin, Ball Clay, Granite	Sugar Cane, Beans, Millet, Bagaruwa, Groundnut, Tomatoes, Onions, Kenaf, Maize, Hides & Skin, Livestock
18	TANGAZA	Laterite, Kaolin	Millet, Groundnut, Beans, Bagaruwa, Gum Arabic, Kenaf, Hides & Skin, Livestock, Tomatoes, Spices, Vegetable
19	TURETA	Ball Clay.	Guinea Corn, Millet, Locust Beans, Mango, Cowpea
20	WAMAKKO	Kaolin, Limestone, Ball Clay, Silica Sand	Millet, Rice, Onion, Tomatoes, Carrot, Garden Egg, Cabbage, Tobacco, Sugar Cone, Spices, Beans, Vegetables, Livestock
21	WURNO	Ball Clay, Phosphate, Silica Sand, Gypsum	Rice, Beans, Wheat, Tomatoes, Okro, Spices, Potato (Sweet), Gum Arabic, Kenaf, Garlic, Bagaruwa, Hides & Skin, Livestock, Vegetables
22	YABO	Phosphate.	Millet, Groundnut, Acacia Nilotica, Tomatoes, Sugar Cane, Cowpea, Hides & Skin, Livestock, Vegetables.

Source: *Sokoto State Government Diary* (2016)

APPENDIX F

Nigerian States and their Natural Resources

S/N	STATE	NATURAL RESOURCES
1	Abia	Gold, Lead/Zinc, Limestone, Oil/Gas & Salt
2	Abuja	Cassiterite, Clay, Dolomite, Gold, Lead/Zinc, Marble & Tantalite
3	Adamawa	Bentonite, Gypsum, Kaolin & Magnesite
4	Akwa Ibom	Clay, Lead/Zinc, Lignite, Limestone, Oil/Gas, Salt & Uranium
5	Anambra	Clay, Glass-Sand, Gypsum, Iron-ore, Lead/Zinc, Lignite, Limestone, Phosphate & Salt
6	Bauchi	Gold, Cassiterite (tine ore), Columbite, Gypsum, Wolfram, Coal, Limestone, Lignite, Iron-ore & Clay
7	Bayelsa	Glau, Gypsum, Lead/Zinc, Lignite, Limestone, Manganese, Oil/Gas & Uranium
8	Benue	Barite, Clay, Coal, Gemstone, Gypsum, Iron-Ore, Lead/Zinc, Limestone, Marble & Salt
9	Borno	Bentonite, Clay, Diatomite, Gypsum, Hydro-carbon, Kaolin & Limestone
10	Cross River	Barite, Lead/Zinc, Lignite, Limestone, Manganese, Oil/Gas, Salt & Uranium
11	Delta	Clay, Glass-sand, Gypsum, Iron-ore, Kaolin, Lignite, Marble & Oil/Gas
12	Ebonyi	Gold, Lead/Zinc & Salt
13	Edo	Bitumen, Clay Dolomite, Phosphate, Glass-sand, Gold, Gypsum, Iron-ore, Lignite, Limestone, Marble & Oil/Gas
14	Ekiti	Feldspar, Granite, Kaolin, Syenite & Tatum
15	Enugu	Coal, Lead/Zinc & Limestone
16	Gombe	Gemstone & Gypsum
17	Imo	Gypsum, Lead/Zinc, Lignite, Limestone, Marcasite, Oil/Gas, Phosphate & Salt
18	Jigawa	Butyles
19	Kaduna	Amethyst, Aqua Marine, Asbestos, Clay, Flosser, Gemstone, Gold, Graphite, Kaolin, Hyanite, Mica, Rock Crystal, Ruby, Sapphire, Sihnite, Superntinite, Tantalime, Topaz & Tourmaline
20	Kano	Cassiterite, Copper, Gemstone, Glass-sand, Lead/Zinc, Pyrochlore & Tantalite
21	Katsina	Kaolin, Marble & Salt
22	Kebbi	Gold
23	Kogi	Cole, Dolomite, Feldspar, Gypsum, Iron-ore, Kaolin, Marble, Talc & Tantalite
24	Kwara	Cassiterite, Columbite, Feldspar, Gold, Iron-ore, Marble, Mica & Tantalite
25	Lagos	Bitumen, Clay & Glass-sand
26	Nasarawa	Amethyst (Topaz Garnet), Baryte, Barite, Cassiterite, Chalcopyrite, Clay, Columbite, Coking Coal,

		Dolomite/Marble, Feldspar, Galena, Iron-ore, Limstone, Mica, Salt, Sapphire, Talc, Tantalite, Tourmaline Quartz & Zircon
27	Niger	Gold, Lead/Zinc & Talc
28	Ogun	Bitumen, Clay, Feldspar, Gemstone, Kaolin, Limestone & Phosphate
29	Ondo	Bitumen, Clay, Coal, Dimension Stones, Feldspar, Gemstone, Glass-Sand, Granite, Gypsum, Kaolin, Limestone & Oil/Gas
30	Osun	Columbite, Gold, Granite, Talc, Tantalite & Tourmaline
31	Oyo	Aqua Marine, Cassiterite, Clay, Dolomite, Gemstone, Gold, Kaolin, Marble, Silimonite, Talc & Tantalite
32	Plateau	Barite, Bauxite, Betonite, Bismuth, Cassiterite, Clay, Coal, Emerald, Fluoride, Gemstone, Granite, Iron-ore, Kaolin, Lead/Zinc, Marble, Molybdenite, Phrochlore, Salt, Tantalite/Columbite, Tin & Wolfram
33	Rivers	Clay, Glass-Sand, Lignite, Marble & Oil/Gas
34	Sokoto	Clay, Flakes, Gold, Granite, Gypsum, Kaolin, Laterite, Limestone, Phosphate, Potash, Silica Sand & Salt
35	Taraba	Lead/Zinc
36	Yobe	Soda Ash & Tintomite
37	Zamfara	Coal, Cotton & Gold

Source: *National Bureau of Statistics, Human and Natural Resources, 2015.*



APPENDIX H

Categories and Concepts of Constant Comparative Analysis of Data

Integration of <i>Waqf</i>, Microfinance and MSMEs for Poverty Alleviation
Microfinance and Poverty Alleviation
Achievements of Microfinance
Assessment of Microfinance Services
Challenges of Microfinance Operation
Features of Nigerian Microfinance
Improvements in Microfinance Services
Lender-Borrower Relationship
Microfinance Reformatory Measures
Microfinance Services for P.A.
Success in Microfinance Operation
Poverty Prevalence
Causative Factors of Poverty
Features of Poverty
Grass-root PAI
HRD as a Catalyst for Effective PA
Measures for the Success of PAP
Policies for PARA
Policy Measures for Greater Success in PA
Poverty Alleviation Strategies
Repurcussion of Poverty
Role of MSMEs in Poverty Alleviation
Common Features of MSMEs
Impediments to Agricultural Financing
Obstacles to Development of MSMEs
Role of <i>Waqf</i> in Poverty Alleviation
Achievements of the SWC
Assessment of Sokoto SWC
Challenges of the SWC
Funds Mobilization by Government
Integration of <i>Waqf</i> and Microfinance
Reactions of <i>Waqf</i> Beneficiaries
Sources of <i>Waqf</i> Funds
State <i>Waqf</i> Activities
State <i>Waqf</i> Objectives
Utilization of Profit

APPENDIX I

Author's Academic Accomplishments in UUM (2015-2018)

Papers Published:

- i. Sanyinna, A.Y., Omar, H.H. & Othman, M.F. (2017). Sustainable Poverty Alleviation through integration of Waqf and Microfinance: A Case Study of Sokoto State, Nigeria, in *International Journal of Business and Technopreneurship*, Vol. 7, No. 3, pp 273-306
- ii. Sanyinna, A.Y. & Othman, M.F. (2017). Analytical Overview of the Role Played by Waqf in Poverty Alleviation: A Case Study of Sokoto State, Nigeria, in *Asian Journal of Multidisciplinary Studies*, Vol. 5, No. 9, pp 18-30
- iii. Sanyinna, A.Y. & Omar, H.H. (2017). Frontiers and Mechanics of Risk Management in Islamic Banking System: Policy Measures for Effective Risk Mitigation, in *Journal of Islamic Banking and Finance*, Vol. 5, No. 1, pp 1-9
- iv. Sanyinna, A.Y. & Omar, H.H. (2018). Cash Waqf as an Effective Tool of Financing MSMEs for Sustainable Poverty Alleviation: A Nigerian Perspective, in *International Journal of Islamic Business*, Vol. 3, No. 1 (to be published in June).

Academic Workshops/Seminars Attended:

- i. Seminar Celik Wakaf 2016, organized by Yayasan Wakaf Malaysia dengan Kerjasama Majlis Agama Islam Kedah and Pusat Pengajian Perniagaan, UUM, held at Dewan Seminar A, Pusat Konvensyen, UUM, on 4th Oct., 2016
- ii. Basics of NVivo Software Program for Qualitative Research, organized by Association of Inasis Postgraduate Scholars, held at Inasis Proton Residential Hall, UUM, on 26th Oct., 2016
- iii. Qualitative Analysis with *Atlas.ti* 8 Windows, organized by Centre for Testing, Measurement and Appraisal (CeTMA), UUM, held at UTLC Learning Laboratory, OYAGSB, on 21st May, 2017