LEVERAGING MAQĀṢID AL-SHARĪ 'AH–DRIVEN WAQF FOR SUSTAINABLE SOLUTIONS TO INSECURITY IN ZAMFARA STATE, NIGERIA

[1]Umar Aliyu Abubakar

[2]Zahraddeen Muhammad Bello, PhD
[1]Department of International Economics and Finance
Maryam Abacha American University of Niger

[2]Faculty of Law
Maryam Abacha American University of Nigeria
imamulmaslaha01@gmail.com, mbzahraddeen@gmail.com
+234 806 971 7559, +234 803 446
6240

ABSTRACT

Insecurity remains a major development and humanitarian challenge in Northwestern Nigeria, and Zamfara State severely affected by many types of insecurity such as; banditry, kidnapping, cattle rustling, and communal displacement. Despite government efforts, insecurity continues to erode human dignity, livelihoods, and social cohesion, highlighting the limitations of coercive, state-centric responses. This study examines the potential of waqf, guided by Maqāṣid al-Sharī'ah principles, as a sustainable, faith-based mechanism for addressing insecurity in Zamfara State. Adopting a qualitative research design, the study draws on in-depth interviews with religious leaders, waqf administrators, community leaders, policymakers, and civil society actors. Data were analyzed using reflexive thematic analysis to explore the drivers of insecurity, stakeholders' perceptions of waqf, and Maqāṣid-aligned waqf strategies for insecurity mitigation. The findings reveal that insecurity in Zamfara State is driven by socio-economic deprivation, governance failures, and weakened communal solidarity, undermining the Maqāṣid objectives of protecting life, property, and human dignity. Participants widely perceive waqf as a viable institutional mechanism for strengthening community resilience through poverty alleviation, youth empowerment, social welfare provision, and support for victims of violence. The study concludes that integrating waqf into broader human security and peacebuilding frameworks can complement state interventions and contribute to sustainable solutions to insecurity, and it recommends policy support and capacity building for effective Maqāṣid-aligned waqf governance.

Keywords: Waqf; Maqāṣid al-Sharī'ah; Insecurity; Peace building

1.1 Background to the Study

Insecurity is a major global challenge, extending beyond conventional warfare to include violent extremism, banditry, kidnapping, and communal conflicts, often driven by poverty, inequality, climate stress, and weak governance (UNDP, 2022). This has prompted a shift toward human security approaches prioritizing the protection of individuals and communities

(UNDP, 2022; World Bank, 2020; OECD, 2020). In sub-Saharan Africa, insecurity is linked to poverty, youth unemployment, and limited state presence, particularly in marginalized regions (African Development Bank, 2021). Northwestern Nigeria exemplifies this, where persistent banditry and kidnapping have caused loss of life, displacement, and livelihood destruction despite military interventions. Zamfara State is highly affected, with attacks and livestock rustling disrupting agriculture, education, healthcare, and worsening poverty and food insecurity (Kiruwa, 2017; Amnesty International, 2020).

Moreover, Islamic socio-economic thought such as Waqf is a key institution rooted in social responsibility, historically supporting education, healthcare, and welfare. It is recognized as a sustainable Islamic social finance tool that can address development challenges and enhance resilience in conflict-affected contexts (Kahf, 1998; Jelili, 2019; Mohammad et al., 2021). Its objectives align with Maqāṣid al-Sharī'ah, emphasizing protection of life, dignity, and social order (Al-Shatibi, 2005), and resonate with human security principles of justice and social cohesion (Chapra, 2020; Auda, 2021). Yet, its role in peacebuilding and social stabilization in Zamfara remains underexplored, as most studies focus on service provision, highlighting the need for context-sensitive research on waqf's potential to enhance human security (Mustapha & Meagher, 2022; Hassan et al., 2021).

1.2 Statement of the Problem

Insecurity in Northern Nigeria, particularly Zamfara State, has escalated due to banditry, kidnapping, cattle rustling, and attacks on rural communities, causing loss of lives, displacement, and livelihood disruption, disproportionately affecting women and children and undermining the Maqāṣid al-Sharī'ah (Abdullahi, 2020; SBM Intelligence, 2022; International Crisis Group, 2023; Amnesty International, 2023). Nigeria's largely militarized response has had limited success, hindered by weak governance, corruption, poor intelligence, and neglect of socio-economic drivers like poverty and unemployment (Macrotrends, 2022; Onuoha & Oyewole, 2020). This overreliance on coercion highlights the need for people-centred, community-based approaches. Waqf, as a trusted Islamic socio-economic institution, remains underutilized as a faith-based mechanism for mitigating insecurity and strengthening resilience in Zamfara State.

1.3 Objectives of the Study

The broad objective of this study is to examine how *waqf*, guided by *Maqāṣid al-Sharī'ah*, can be leveraged as a sustainable mechanism for addressing insecurity in Zamfara State.

The specific objectives are to:

i.   Assess the forms and underlying drivers of insecurity in Zamfara State with reference to the *Maqāṣid al-Sharī'ah* objectives of safeguarding life, human dignity, and socio-economic wellbeing.
ii.   Explore the views of stakeholders on the role of *waqf* in addressing the root causes of insecurity and enhancing community resilience in Zamfara State.
iii.   Determine *Maqāṣid al-Sharī'ah*–compliant *waqf* strategies and governance frameworks capable of promoting sustainable mitigation of insecurity in Zamfara State.

1.4 Research Questions:

Based directly on the stated objectives, the following **three research questions** are formulated. They are **tightly aligned**, qualitative in nature, and suitable for thematic analysis:

i. **What are the key forms and underlying drivers of insecurity in Zamfara State**, and how do they relate to the *Maqāṣid* al-*Sharī'ah* objectives of safeguarding life, human dignity, and socio-economic wellbeing?

ii. **How do relevant stakeholders perceive the role of *waqf*** in addressing the root causes of insecurity and enhancing community resilience in Zamfara State?

iii. **What *Maqāṣid al-Sharī'ah*–compliant *waqf* strategies and governance frameworks** can be adopted to promote sustainable mitigation of insecurity in Zamfara State?

2.0 Literature Review

2.1 Conceptualizing Insecurity and Human Security

Insecurity has moved from state-focused defense to human security, emphasizing protection of people, livelihoods, and dignity (UNDP, 2022). It includes violence, poverty, social exclusion, and weak institutions (World Bank, 2020). In sub-Saharan Africa, armed groups, criminal economies, and rural marginalization drive persistent violence (Okumu & Ikelegbe, 2021). In Nigeria, northwest banditry and kidnappings exacerbate humanitarian crises and hinder development (SBM Intelligence, 2022; Amnesty International, 2023).

2.2 Insecurity in Northwestern Nigeria and Zamfara State

Zamfara State is a major hub of armed banditry in Nigeria (Balarabe et al., 2022; Ojo et al., 2023), driven by rural poverty, environmental stress, porous borders, arms proliferation, weak state presence, and weakened traditional conflict-resolution mechanisms (Okoli & Ugwu, 2019; Onuoha & Oyewole, 2020). Violence has disrupted agriculture, displaced communities, eroded social trust, and exposed civilians to human rights abuses (SBM Intelligence, 2022; ACLED, 2023). Persistent insecurity despite military operations shows that coercion alone is insufficient without socio-economic and community-based interventions (UNDP, 2022; ICG, 2023).

2.3 Waqf as an Islamic Socio-Economic Institution

Waqf is a core Islamic institution involving the perpetual endowment of assets for public benefit and social welfare, grounded in justice and communal wellbeing (Kahf, 1998). Historically, it financed education, healthcare, infrastructure, and poverty relief across Muslim societies, often independent of the state (Oubdi & Raghibi, 2018). Contemporary scholarship recognizes waqf as a sustainable development mechanism contributing to poverty reduction and social welfare, particularly in fragile contexts (Ahmed et al., 2019; Hassan & Ashraf, 2020).

2.4 Waqf, Development, and Social Resilience

Recent literature situates waqf within Islamic social finance and sustainable development. Waqf supports education, healthcare, youth empowerment, livelihoods, and humanitarian relief key drivers of social resilience and conflict prevention (Rano, 2018; Mohsin et al., 2021). It also strengthens community cohesion and social capital, crucial for mitigating insecurity (Abdullah & Ismail, 2020; Hasan, 2022). However, weak governance, limited transparency, and poor institutional coordination can limit waqf's impact, highlighting the need for strong, ethically aligned frameworks (Pitchay et al., 2018; Adeyemi & Ismail, 2023).

2.5 Maqāṣid al-Sharī'ah and Human Security

Maqāṣid al-Sharī'ah refers to the higher objectives of Islamic law aimed at safeguarding life, religion, intellect, property, and human dignity. Scholars increasingly link Maqāṣid to contemporary human security and development paradigms (Chapra, 2018; Auda, 2021). Studies argue that Maqāṣid provides a normative framework for addressing structural violence, poverty, injustice, and insecurity (Hassan, 2020; Kamali, 2022). Applied to Islamic social finance, Maqāṣid ensures that instruments such as waqf are strategically oriented toward sustainable human development, justice, and social stability.

2.6 Waqf, Maqāṣid al-Sharī'ah, and Insecurity: Empirical Gaps

Although waqf's developmental role is increasingly recognized, empirical research linking it directly to insecurity mitigation is limited in Nigeria. Most studies focus on education and poverty alleviation, with little attention to peacebuilding, security, or post-conflict recovery (Yusuf & Bello, 2021; Sadiq, 2023). Few apply a Maqāṣid-based framework to explore how waqf can address insecurity's root causes, such as socio-economic exclusion, weak institutions, and loss of human dignity a gap particularly relevant in Zamfara State, where Islamic institutions have strong grassroots legitimacy.

2.7 Conceptual Framework

This study adopts a Maqāṣid al-Sharī'ah-based Waqf-Insecurity Mitigation Framework, which positions waqf as a mediating institution linking Islamic ethical objectives with sustainable security outcomes.

2.7.1 Core Components of the Framework

The framework is grounded in Maqāṣid principles emphasizing the protection of life, dignity, and property, as well as justice and social cohesion. These are operationalized through waqf mechanisms such as asset mobilization, transparent governance, and strategic resource allocation to livelihoods, youth empowerment, and social welfare. The expected outcomes include reduced socio-economic vulnerability, enhanced community resilience, improved human security, and complementary support to state security efforts.

Figure 1: Conceptual Framework for Leveraging *Maqāsid al-Shari'ah–Based Waqf* for Sustainable Security

Source: Author's conceptualization

2.7.2 Logic and Contribution of the Conceptual Framework

The framework views insecurity as stemming from structural and socio-economic deficits and positions Maqāṣid al-Sharī‘ah–guided waqf as an ethical tool for mitigation through resource mobilization, social protection, and community empowerment. Strong waqf governance enhances legitimacy and its contribution to sustainable peace and human security. It integrates Islamic social finance with human security theory and provides a foundation for qualitative analysis linking Maqāṣid principles to stakeholder experiences.

2.8 Model Description

The model views insecurity as arising from structural and socio-economic deficits and positions Maqāṣid al-Sharī‘ah–guided waqf as an ethical and institutional tool to address them. Waqf interventions are guided by Islamic objectives-protection of life, dignity, and property, and promotion of justice, welfare, and social cohesion-operationalized through asset mobilization, transparent governance, and strategic allocation toward welfare, livelihoods, youth empowerment, and support for insecurity victims. This reduces vulnerability, strengthens community resilience, and complements state security, integrating Islamic social finance with human security and peacebuilding in conflict-affected contexts like Zamfara State.

3.0 Methodology

This study employs a qualitative, exploratory case study to examine Maqāṣid al-Sharī‘ah–guided waqf in addressing insecurity in Zamfara State. Key stakeholders include religious leaders, waqf managers, local officials, and community representatives who were purposively selected for in-depth insights (Patton, 2015). Data were collected through semi-structured interviews and institutional documents, focusing on insecurity, waqf interventions, and Maqāṣid-based governance. Thematic analysis (Braun & Clarke, 2021) aligned findings with

the framework's constructs: Maqāṣid principles, waqf mechanisms, and security outcomes. Trustworthiness was ensured via member checking, audit trails, and peer debriefing, while ethical standards of consent, confidentiality, and voluntary participation were maintained, providing context-sensitive insights into waqf as a sustainable, faith-based mechanism for insecurity mitigation.

4.0 Data Presentation, Analysis, and Discussion

This section analyzes qualitative findings from semi-structured interviews with key stakeholders in Zamfara State, including religious leaders, waqf administrators, local officials, and community representatives. Documentary sources such as government security reports and waqf records were used for triangulation. Thematic analysis followed Braun and Clarke's (2021) reflexive approach, integrating inductive and theory-driven coding. Themes are presented in line with the conceptual framework, linking Maqāṣid al-Sharī'ah, waqf mechanisms, and human security outcomes.

4.1 Nature and Structural Drivers of Insecurity in Zamfara State

Findings show that insecurity in Zamfara State is persistent and structurally embedded, with banditry, kidnapping, cattle rustling, displacement, and collapsed rural livelihoods as dominant manifestations. These reflect long-standing economic marginalization, ecological stress, weak governance, and erosion of traditional authority (Okoli & Lenshie, 2018; Bello & Olutola, 2020; International Crisis Group, 2022). Participants emphasized systemic governance failures, poor service delivery, and youth unemployment as key drivers, creating vulnerable populations prone to violent networks, consistent with conflict theories linking deprivation to insecurity (Collier et al., 2003). From a Maqāṣid al-Sharī'ah perspective, these conditions violate essential objectives (ḍarūriyyāt), including protection of life, property, dignity, and religion, threatening social order and normalizing insecurity (al-Shāṭibī, 2005; Auda, 2008).

4.2 Social Legitimacy and Perceptions of Waqf in Insecurity Mitigation

Respondents consistently viewed waqf as a socially legitimate and morally authoritative institution capable of addressing the root causes of insecurity. Religious and community leaders highlighted its historical role in redistributive justice, social protection, and communal welfare, distinguishing it from short-term, externally driven interventions due to its faith-based legitimacy, trust, and sustainability (Çizakça, 2011; Kahf, 2003). Participants noted that waqf could reduce incentives for violent economies by supporting livelihoods and restoring social cohesion, aligning with peacebuilding literature on culturally embedded institutions (Richmond, 2011; Stewart, 2010). Within the Maqāṣid framework, waqf operationalizes maṣlaḥah, justice, and mutual support, positioning it as an ethical tool for social stabilization and peacebuilding (Chapra, 2008; Auda, 2016).

4.3 *Maqāṣid al-Sharī'ah*–Driven Waqf Interventions for Human Security

Thematic analysis identified several waqf interventions aligned with Maqāṣid al-Sharī'ah that participants believed could support sustainable security outcomes. These include waqf-funded education and vocational training for unemployed youth (ḥifẓ al-'aql), healthcare and trauma support for violence victims (ḥifẓ al-nafs), livelihood recovery through agricultural inputs and microenterprise financing (ḥifẓ al-māl), and housing support for internally displaced persons (ḥifẓ al-karāmah). Participants emphasized that such interventions address the "insecurity–poverty trap" by restoring dignity, economic agency, and social belonging. This aligns with Islamic social finance scholarship on Maqāṣid-oriented waqf as a tool for structural transformation and resilience-building (Hassan & Ashraf, 2010; Obaidullah & Shirazi, 2015), and with human security frameworks that prioritize economic, health, and social security as foundations for peace (Acharya, 2017).

4.4 Governance Deficits and Institutional Constraints in Waqf Deployment

Despite its perceived potential, respondents identified significant governance and institutional challenges limiting waqf effectiveness, including weak legal frameworks, politicization, limited transparency, inadequate professional capacity, and poor monitoring systems issues also noted in other Muslim-majority contexts (Kahf, 2015; Mohamed, 2017; Çizakça, 2014). From a Maqāṣid perspective, such failures undermine amānah (trusteeship) and maṣlaḥah 'āmmah (collective welfare), risking waqf's reduction to a symbolic rather than transformative institution. Participants therefore emphasized the need for institutional reform, legal clarity, and capacity building to reposition waqf as a credible tool for development and peacebuilding (Auda, 2008; Hasan, 2015).

4.5 Integrating Waqf into Broader Human Security and Peacebuilding Frameworks

A dominant theme across interviews was the need to integrate waqf into broader human security and peacebuilding frameworks. Respondents stressed that waqf should complement state security efforts by addressing the socio-economic and moral dimensions of insecurity that military responses cannot resolve, consistent with the human security paradigm's emphasis on freedom from fear, want, and indignity (Paris, 2001). Participants also called for strategic partnerships among waqf institutions, government agencies, traditional authorities, and civil society to enhance coordination, scale, and sustainability, aligning with Maqāṣid-based governance models that prioritize holistic human well-being (ḥifẓ al-insān) as a core policy objective (Chapra, 2008; Auda, 2016).

4.6 Discussion of Findings

The findings affirm that insecurity in Zamfara State is fundamentally a human security crisis rooted in structural deprivation, institutional weakness, and moral erosion. By foregrounding *Maqāṣid al-Sharī'ah*, this study advances a normative and empirical critique of militarized security approaches and demonstrates the relevance of waqf as a faith-based, community-centered mechanism for sustainable insecurity mitigation. The study contributes to the literature by empirically linking Maqāṣid-driven *waqf* interventions to peacebuilding and resilience in a conflict-affected Muslim society, reinforcing scholarly calls for integrating Islamic social finance into contemporary security and development policy (Auda, 2008; Çizakça, 2011).

4.7 Major Findings

i. **Insecurity in Zamfara State is a multidimensional human security crisis** rooted in poverty, weak governance, and social fragmentation. These conditions undermine the Maqāṣid al-Sharī'ah objectives of protecting life, property, and human dignity.

ii. **Militarized and state-centric security responses have proven ineffective** in achieving sustainable peace. Their failure stems from neglect of the structural and socio-economic drivers of insecurity at the community level.

iii. **Waqf is widely regarded as a legitimate and culturally embedded institution** with strong community trust and sustainability. Its faith-based nature positions it to address the root causes of insecurity more effectively than externally driven interventions.

iv. **Maqāṣid al-Sharī'ah–aligned waqf interventions** in education, youth empowerment, healthcare, and livelihoods can reduce vulnerability and incentives for violent engagement. These interventions strengthen resilience, social cohesion, and human security.

v. **Weak governance and institutional capacity limit waqf's effectiveness**, particularly due to poor transparency and accountability. However, its impact increases significantly when integrated into broader human security and peacebuilding frameworks through collaboration with state and civil society actors.

4.8 Policy Implications of the Findings

The findings underscore the need to move beyond militarized responses toward integrated human security strategies that address socio-economic deprivation, governance deficits, and social exclusion in Zamfara State and similar contexts. Security policies should incorporate development- and community-centered interventions focused on livelihoods, education, healthcare, and social protection. The strong social legitimacy of waqf highlights the need for its formal recognition as a complementary tool within national and subnational security and development frameworks, supported by enabling legal and regulatory environments. Aligning Maqāṣid al-Sharī'ah guided waqf interventions with explicit human security objectives especially youth empowerment, livelihood restoration, healthcare, and support for victims of violence alongside strengthened transparency, accountability, professional capacity, and multi-stakeholder collaboration, is essential for embedding waqf within broader peacebuilding frameworks and promoting sustainable peace and social justice.

Conclusion

This study examined how Maqāṣid al-Sharī'ah–guided waqf can contribute to addressing insecurity in Zamfara State. Findings show that insecurity is rooted in structural and socio-economic vulnerabilities poverty, unemployment, social fragmentation, and weak institutions which undermine the protection of life, dignity, and wellbeing, highlighting the limits of militarized responses. Waqf emerged as a legitimate, community-based, faith-driven mechanism capable of reducing vulnerability through interventions in social welfare, livelihoods, youth empowerment, and support for victims, while fostering trust, cohesion, and moral accountability. Its effectiveness depends on strong governance, transparency, accountability, and community participation, which enhance legitimacy and enable waqf to complement state security efforts. This study bridges Islamic social finance and human security discourse, offering a context-specific model for leveraging waqf in peacebuilding and

sustainable security, and provides a foundation for future empirical and policy-focused research on integrating Islamic social finance into broader security and development strategies.

Recommendations

Based on the findings of this study, several policy and practice-oriented recommendations are proposed to enhance the role of waqf in addressing insecurity in Zamfara State.

i. **Policy Framework:** Develop a Maqāṣid al-Sharī'ah–based waqf policy integrating human security objectives. Allocate resources strategically to address poverty, youth unemployment, and victim rehabilitation.

ii. **Governance Strengthening:** Strengthen transparency, accountability, and community participation in waqf management. Professional boards and oversight mechanisms will build trust and align interventions with local needs.

iii. **Livelihoods and Youth Empowerment:** Focus waqf interventions on vocational training, agriculture, micro-enterprises, and post-conflict recovery. These reduce vulnerability to armed recruitment and support long-term stability.

iv. **Collaborative Partnerships:** Coordinate waqf efforts with government, civil society, and humanitarian actors. Collaboration enhances efficiency, avoids duplication, and improves reach and sustainability of interventions.

v. **Capacity Building and Evaluation:** Train waqf managers in conflict sensitivity, development planning, and Maqāṣid governance. Implement monitoring and evaluation to generate evidence for scaling successful interventions.

REFERENCES

Abdullah, R., & Ismail, A. G. (2020). Social capital and waqf-based community development: Evidence from Muslim societies. *Journal of Islamic Accounting and Business Research, 11*(3), 589–606. https://doi.org/10.1108/JIABR-06-2018-0094

Abdullahi, A. (2020). Rural banditry and insecurity in northern Nigeria: Causes and implications. *African Security Review, 29*(2), 181–196. https://doi.org/10.1080/10246029.2020.1730390

ACLED. (2023). *Nigeria conflict trends report*. https://acleddata.com

Acharya, A. (2017). Human security. In *Oxford research encyclopedia of international studies*. Oxford University Press. https://doi.org/10.1093/acrefore/9780190846626.013.38

Adeyemi, A. A., & Ismail, A. G. (2023). Governance challenges in contemporary waqf institutions. *International Journal of Islamic and Middle Eastern Finance and Management, 16*(1), 45–62. https://doi.org/10.1108/IMEFM-04-2021-0152

African Development Bank. (2021). *African economic outlook 2021*. https://www.afdb.org

Ahmed, U., Sa'ad, N. M., & Aziz, N. A. (2019). Waqf-based poverty alleviation models: Evidence from selected Muslim countries. *Journal of Islamic Finance, 8*(2), 1–14.

Amnesty International. (2020). *Nigeria: Communities under siege in Zamfara State*. https://www.amnesty.org

Amnesty International. (2023). *Nigeria human rights report*. https://www.amnesty.org

Auda, J. (2008). *Maqasid al-Shariah as philosophy of Islamic law*. International Institute of Islamic Thought.

Auda, J. (2016). *Re-envisioning Islamic scholarship*. IIIT.

Auda, J. (2021). *Maqasid al-Shariah: A beginner's guide* (2nd ed.). IIIT.

Balarabe, A., Kirfi, M. M., & Abdulsalam, A. (2022). Banditry and rural insecurity in northwestern Nigeria. *African Journal of Peace and Conflict Studies, 11*(1), 87–104.

Bello, A. Y., & Olutola, A. A. (2020). Herdsmen violence and rural insecurity in Nigeria. *African Security, 13*(2), 153–172. https://doi.org/10.1080/19392206.2020.1759805

Braun, V., & Clarke, V. (2021). *Thematic analysis: A practical guide*. SAGE.

Chapra, M. U. (2008). *The Islamic vision of development*. Islamic Research and Training Institute.

Chapra, M. U. (2018). *Morality and justice in Islamic economics*. Edward Elgar.

Chapra, M. U. (2020). The role of Islamic moral economy in human development. *Journal of Islamic Economics, Banking and Finance, 16*(3), 1–17.

Çizakça, M. (2011). *Islamic capitalism and finance*. Edward Elgar.

Çizakça, M. (2014). Waqf governance in historical perspective. *Islamic Economic Studies, 22*(1), 1–30.

Collier, P., Hoeffler, A., & Söderbom, M. (2003). On the duration of civil war. *Journal of Peace Research, 41*(3), 253–273. https://doi.org/10.1177/0022343304043769

Hassan, M. K. (2020). Islamic ethics and human security. *Humanomics, 36*(2), 175–190. https://doi.org/10.1108/H-11-2019-0091

Hassan, M. K., & Ashraf, A. (2010). An integrated poverty alleviation model combining zakat and waqf. *Journal of Islamic Economics, Banking and Finance, 6*(3), 1–25.

International Crisis Group. (2022). *Violence in northwestern Nigeria*. https://www.crisisgroup.org

International Crisis Group. (2023). *Nigeria's banditry crisis*. https://www.crisisgroup.org

Jelili, M. O. (2019). Islamic worldview and human development. *Journal of Islamic Thought and Civilization, 9*(1), 45–60.

Kahf, M. (1998). *Financing the development of awqaf property*. IRTI.

Kahf, M. (2003). The role of waqf in improving the ummah welfare. *International Seminar on Awqaf*.

Kahf, M. (2015). Governance of waqf institutions. *Islamic Economic Studies, 23*(2), 1–23.

Kamali, M. H. (2022). *Maqasid al-Shariah: The objectives of Islamic law* (3rd ed.). Islamic Texts Society.

Kiruwa, J. (2017). Rural insecurity and banditry in Zamfara State. *Journal of Peace and Development Studies, 6*(2), 34–50.

Macrotrends. (2022). *Nigeria military expenditure*. https://www.macrotrends.net

Mohamed, H. (2017). Institutional challenges of waqf management. *Journal of Islamic Finance, 6*(1), 23–34.

Mohammad, M. O., Obaidullah, M., & Ismail, A. G. (2021). Islamic social finance and humanitarian crises. *Journal of Islamic Monetary Economics and Finance, 7*(Special Issue), 1–24.

Obaidullah, M., & Shirazi, N. S. (2015). Islamic social finance for humanitarian response. *ISRA International Journal of Islamic Finance, 7*(2), 1–25.

OECD. (2020). *States of fragility 2020*. https://www.oecd.org

Okoli, A. C., & Lenshie, N. E. (2018). Herdsmen militancy and insecurity in Nigeria. *African Security Review, 27*(4), 331–346. https://doi.org/10.1080/10246029.2018.1515792

Okoli, A. C., & Ugwu, E. C. (2019). Of cattle rustling and rural banditry. *Journal of Contemporary African Studies, 37*(4), 504–520. https://doi.org/10.1080/02589001.2019.1661968

Onuoha, F. C., & Oyewole, S. (2020). Anatomy of insecurity in Nigeria. *African Security, 13*(1), 1–22. https://doi.org/10.1080/19392206.2020.1728372

Paris, R. (2001). Human security: Paradigm shift or hot air? *International Security, 26*(2), 87–102.

Patton, M. Q. (2015). *Qualitative research and evaluation methods* (4th ed.). SAGE.

Pitchay, A. A., Thaker, M. A., Mydin, A. A., Azhar, Z., & Latiff, A. R. (2018). Cooperative-waqf model. *ISRA International Journal of Islamic Finance, 10*(2), 157–172.

Rano, A. I. (2018). Waqf and sustainable development in Muslim societies. *Journal of Islamic Economics, 10*(1), 45–60.

Richmond, O. P. (2011). *A post-liberal peace*. Routledge.

SBM Intelligence. (2022). *Nigeria security outlook*. https://www.sbmintel.com

Stewart, F. (2010). Horizontal inequalities and conflict. *World Development, 38*(2), 152–163.

UNDP. (2022). *Human security handbook*. https://www.undp.org

World Bank. (2020). *World development report: Fragility and conflict*. https://www.worldbank.org

Yusuf, M. B., & Bello, Z. M. (2021). Waqf and education development in Nigeria. *Journal of Islamic Social Finance, 3*(2), 55–70.