



Human Security, Philanthropy, and Sustainable Development in Northern Nigeria the Role of Islam

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Abstract

Background: Poverty, food insecurity, inadequate healthcare, and unemployment are just a few of the many human security issues Northern Nigeria faces. Although Islamic philanthropy has traditionally contributed to social welfare, little is known about its systematic role in sustainable development and human security.

Objectives: The purpose of this study is to investigate how Islamic charitable practices, such as zakat, waqf, and sadaqah, enhance aspects of human security and promote sustainable development outcomes in Northern Nigeria. Additionally, it looks for ways whereby state-led programs are enhanced by faith-based philanthropy.

Method: The study integrates document analysis, thematic synthesis, and literature evaluation using a qualitative analytical methodology. While the function of Islamic philanthropy is investigated through its religious, social, and institutional contexts, human security is evaluated across economic, food, health, and social dimensions.

Results: Results show that Islamic giving greatly reduces poverty, increases community stability, and promotes food and health security. While waqf and sadaqah offer long-term funding for emergency relief, healthcare, and education, zakat is the most effective tool. When taken as a whole, these tools serve as community-based social safety nets that support official development programs.

Conclusion: By combining Islamic generosity with the human security framework, this study adds to the body of literature by providing conceptual and useful insights for practice and policy. These results can be used by governments and charitable organizations to improve human security and resource allocation. To further validate these insights, future study may include comparative studies and empirical data.

A. Introduction

The idea of security has historically been understood or linked to a number of procedures that are determined by the capacity of the state's coercive apparatus to uphold sovereignty, protect territorial integrity, guarantee stability and peace, and pursue armed combat. But with the end of the Cold War in the

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1990s, there was a fundamental and paradigm shift away from a state-centered approach to security (state military capacity), which was ideologically grounded in the theoretical orientation of political realism, and toward human security, which is generally understood to be an approach focused on people or communities (Onor, 2025).

Therefore, protecting people from poverty, hunger, illness, unemployment, and natural disasters is part of human security. But only in a stable and peaceful polity can all of this take place. Since gaining independence in 1960, Nigeria has pursued flawed development policies that have left the country's citizens impoverished and devastated. These policies have resulted in rising rates of poverty, diseases, severe youth unemployment, inadequate medical care, subpar housing, an unstable power supply, minority groups' lack of access to resources and power, and exclusion from policymaking. Many African republics have experienced stagnation, stunted growth, and poverty as a result of operating under a faulty development paradigm that prioritized spiritual and aesthetic demands. A new paradigm of development that has the people at its center has been promoted in response to the failure of modernization as a means of development. This model attempts to promote citizens' welfare and well-being. In this development approach, governmental policies are aimed at addressing issues such as hunger, sickness, education, poverty, medical care, youth unemployment and underemployment, and environmental safety, among others. Thus, a country that invests heavily in human security may not have to spend as much money and effort fighting insurgency, militancy, kidnapping, armed robbery, bombing, political assassination, banditry, student unrest, human trafficking, and other forms of violent crime, all of which pose survival, stability, and security challenges for Nigerian states.

Individual or people-centered security is required in Nigeria today for regional and national peace, security, and stability. When weighed against physical aggression, hunger, poverty, diseases, and environmental contamination pose major security dangers (Escalante et al., 2025). CleTheed to abandon the traditional concept of security in favour of a flavour-centred approach that will guaranty stability, peaceful coexistence and frontiers of knowledge.

Human security is a new and expanded approach to security studies that looks into how poverty, the environment, and social interaction lead to conflict and pose a growing threat to human welfare. It also attempts to explain global vulnerabilities. This approach is based on the idea that an excessive focus on state security can be detrimental to human welfare, while a lack of human security can threaten peace and stability inside and between states. The idea of human security was developed, made popular, and given top priority in the 1994 UNDP Human Development Report (1994) as a dynamic and useful policy agenda for addressing pervasive and cross-cutting threats to individuals. The United Nations Development Programme described "human security" in that report as "a child who did not die, disease that did not spread, a job that was not cut, ethnic tension that did not explode in violence, and a dissident who was not silenced" (UNDP, 1994). Therefore, the degree to which people's well-being is maintained and enhanced is referred to as human security. Particular attention must be paid to the risks of sudden deprivation in situations that jeopardize human survival or everyday safety, jeopardize men's and women's inherent dignity, expose people to the uncertainty of disease and pestilence, or subject vulnerable people to sudden penury due to economic downturns. Protection from these hazards and the empowerment of individuals to deal with and, if feasible, overcome them are essential for human security. The UNDP (24–25) defines "safety from such chronic threats as hunger, disease, and repression, and protection from sudden and hurtful disruptions in the patterns of daily life" as part of this extended definition. It further suggested that concerns in seven areas food security, economic security, health security, community security, political security, personal security, and environmental security should be included in the definition of global security. Additionally, Best (Ayodele & Mangai, 2026) argues that a key characteristic of human security is its focus on early prevention to lessen the effects of insecurity, offer long-term remedies, and develop human capabilities for prevention. Human security is deliberately proactive. It acknowledges the deadly threat to people's lives posed by uncontrollable events like the financial crisis, violent conflicts, illnesses, and a national policy that undercuts public and private investments in health care. Pollution, chronic sickness, water scarcity, and terrorist attacks in a distant country. According to (Glette-iversen & Flage, 2024), many dangers are much more damaging if they are unexpected.

The integration of religious philanthropy, especially Islamic philanthropy, as a strategic instrument for bolstering human security in emerging countries like Northern Nigeria has received little scholarly attention despite these crucial discourses on human security. While little research has looked at how Islamic social

finance tools like zakat, waqf, and sadaqah can systematically strengthen human security frameworks, prior studies have mostly looked at poverty, development challenges, and security issues separately (Mukhid, 2024).

Few studies have explicitly looked at the relationship between Islamic generosity and human security in vulnerable areas impacted by poverty and insecurity, despite the expanding corpus of work on sustainable development and human security. Studies that have already been conducted typically concentrate on the religious aspects of Islamic charity or its economic effects without sufficiently connecting these mechanisms to the larger human security framework created by the United Nations Development Programme (UNDP, 1994). This suggests that there is a theoretical and empirical gap in our knowledge of how Islamic philanthropy might serve as a tactical instrument for bolstering community resilience and advancing sustainable development objectives.

This project seeks to address the following research questions in light of these gaps:

1. What role does Islamic generosity play in bolstering Northern Nigeria's human security?
2. What functions do sadaqah, waqf, and zakat serve in promoting sustainable development in the area?
3. What role may Islamic philanthropy play in combating social vulnerability, poverty, and insecurity?
4. In what ways might religious philanthropic organizations help meet the Sustainable Development Goals (SDGs) (UNDP, 1994; Islamic Philanthropy Annual Report, 2023)?

This work makes three significant contributions to science. To present a more thorough analytical method, this study first combines Islamic charity viewpoints with the human security framework (UNDP, 1994). Second, by connecting religious charity with sustainable development rhetoric in the African context specifically, Northern Nigeria, which has not received enough attention in prior research this study adds to the body of literature (Abdulquadri & Quadri, 2025). Third, by illustrating how Islamic social finance instruments may serve as methods for social protection, poverty alleviation, and peacebuilding, this study contributes conceptually. Practically speaking, this study also provides policy suggestions for incorporating faith-based philanthropy into development plans meant to enhance social welfare and human security.

Therefore, this study is different from earlier studies in that it integrates sustainable development, human security theory, and religious philanthropy into a unified analytical framework.

B. Research Methods

Research Design

In order to provide a comprehensive knowledge of the role of Islam in connecting philanthropy to human security and sustainable development in Northern Nigeria, the study will employ a mixed-methods approach (qualitative and quantitative). This method was selected because concerns of philanthropy (zakat, waqf, sadaqah, Islamic NGOs) and human security (peace, education, healthcare, livelihoods) entail both quantifiable socio-economic indicators and interpretive insights rooted in religious and cultural settings.

1. Qualitative: To explore perceptions, religious interpretations, and narratives on how Islamic philanthropy shapes human security.
2. Quantitative: To measure the extent, frequency, and impact of Islamic philanthropic practices on development indicators.

In order to provide a thorough knowledge of the role of Islamic philanthropy in bolstering human security and sustainable development in Northern Nigeria, this study uses a mixed-methods approach that combines quantitative and qualitative research techniques. Islamic charity involves quantifiable socio-economic effects in addition to social and religious interpretations, which is why the mixed-methods approach was chosen (Mukhlisin et al., 2025).

While the qualitative approach investigates views, religious reasons, and institutional roles in bolstering human security, the quantitative approach measures the impact of Islamic philanthropy efforts on development indices.

Research Hypothesis

The following theories are put out in this study based on the theoretical frameworks of Islamic philanthropy and human security:

- H1: In Northern Nigeria, Islamic generosity plays a major role in bolstering human security.
- H2: Social welfare and poverty reduction are greatly aided by zakat, waqf, and sadaqah.
- H3: Sustainable development objectives are positively supported by Islamic charity organizations.
- H4: Managing Islamic generosity well increases a community's ability to withstand insecurity.

Research Population and Sampling

1. Population:
 - a. Islamic scholars (ulama, imams, waqf administrators)
 - b. Traditional rulers and community leaders
 - c. Beneficiaries of zakat, waqf, and Islamic NGOs
 - d. Officials from Islamic charitable organizations and development agencies
 - e. Academics, policymakers, and security experts
2. Sampling Technique:
 - a. Purposive sampling for religious scholars, administrators, and policymakers (key informants).
 - b. Stratified random sampling for community beneficiaries across selected Northern Nigerian states (ensuring diversity in gender, rural/urban residence, and socio-economic background).
3. Sample Size:
 - a. Qualitative: ~30–40 key informant interviews and 6–8 focus group discussions.
 - b. Quantitative: ~400–500 structured questionnaires across selected states (e.g., Kano, Kaduna, Borno, Gombe, Sokoto).

Data Collection Methods

1. Primary Data:
 - a. Structured Questionnaires – to collect quantitative data on patterns of giving, impact on livelihoods, access to education, healthcare, and perceptions of security.
 - b. Semi-structured Interviews – with Islamic scholars, waqf/zakat administrators, and policy actors, focusing on religious justifications, strategies, and challenges.
 - c. Focus Group Discussions (FGDs) – with beneficiaries (male and female separately) to capture grassroots experiences and collective narratives.
 - d. Participant Observation – visits to zakat distribution events, waqf-funded schools/hospitals, and philanthropic activities to record real-time practices.
2. Secondary Data:
 - a. Classical Islamic texts (Qur'an, Hadith, fiqh works) and contemporary Islamic legal opinions on philanthropy.
 - b. Reports from zakat boards, Islamic NGOs, and development agencies.
 - c. Government documents on human security, poverty, and sustainable development.
 - d. Academic literature on Islamic philanthropy, human security, and SDGs in Nigeria.

Methodological Framework

In line with the UN Sustainable Development Goals (SDGs) and the human security framework (freedom from fear, want, and indignity), the methodology is governed by Maqāṣid al-Sharī'ah (objectives of Islamic law), particularly the preservation of life, wealth, knowledge, and religion.



Figure 1. Conceptual Framework Model

Scope and Delimitation

1. Geographical scope: Northern Nigeria, focusing on selected states that represent diverse socio-economic and security realities.
2. Topical scope: Examines the role of Islam in mobilizing philanthropy for education, healthcare, poverty alleviation, and peacebuilding.
3. Delimitation: Does not cover secular philanthropy or non-Muslim communities, though their influence may be acknowledged.

Data Analysis

1. Quantitative Data:
 - a. Statistical analysis using SPSS or Stata.
 - b. Descriptive statistics (percentages, means, frequency) to profile respondents.
 - c. Inferential statistics (chi-square, regression analysis) to test relationships between Islamic philanthropy and indicators of human security (education, healthcare, poverty reduction).
2. Qualitative Data:
 - a. Thematic analysis using NVivo or Atlas.ti.
 - b. Coding of interview and FGD transcripts to identify recurring themes (e.g., religious motivations, governance of waqf/zakat, perceived impact on security, gender dynamics).
 - c. Triangulation of findings with quantitative results for validity.

Reliability and Validity

1. Pilot testing of questionnaires before main survey.
2. Triangulation of data sources (interviews, documents, statistics).
3. Use of peer debriefing and member-checking in qualitative analysis.
4. Statistical reliability tests (Cronbach's alpha for scale reliability).

Ethical Considerations

1. Informed consent will be obtained from all participants.
2. Confidentiality and anonymity will be guaranteed.
3. Sensitivity to religious and cultural norms, particularly in gendered contexts.
4. Ethical clearance will be sought from a recognized academic or institutional review board.

C. Results and Discussion

Approaches to Human Security in Northern Nigeria

The issue of Human Security can be approached and considered from the following angles:

1. Food security

Since the early 1970s, food security has been a major global concern. Since the term's creation, there has never been a single accepted definition. It has been defined in a variety of ways. Food security was defined

as “the adequate supply of food and above food availability” at the 1996 World Food Summit, according to (Awoke & Brück, 2026). It might be claimed that a global concept of food security does not ensure food security at the national or household levels based on the description given above and considering food security in terms of famine, poverty, and hunger. In a similar vein, household and individual food entitlements are not provided by food availability at the national level. When there is enough food but the household does not have the resources or production capacity to get it, food insecurity may arise. Therefore, a paradigm shift in the use of rural empowerment strategies, such as self-help development strategies, People Participatory Programme (PPP)/Non Governmental Organizations (NGOs) initiatives, credit granting, extension education, ownership of and farmers cooperative societies, is the only way to improve production capacity, expand economic frontiers, and make markets function better for the poor (Mbhenyane et al., 2025). The World Bank's (1996) definition of food security, which states that everyone must always have access to enough food to lead an active and healthy life, is useful in this context. This idea addressed food production in relation to availability as well as temporal and spatial food distribution so that everyone may reach the producers, who are peasant farmers. This suggests that factors pertaining to food production, distribution, and consumption as well as strategies for resolving food insecurity concerns should be tracked via an early warning system for food insecurity. When everyone has physical and financial access to enough wholesome food that meets their dietary requirements and choices for an active and healthy life at all times, there is food security (Haghighi & Namdar, 2024).

2. Economic Security

Guaranteed employment and basic income, as well as access to these social safety nets, are all aspects of economic security. Poverty, a form of economic instability, is one of the most significant and persistent threats to human security. It affects every aspect of human security, which is characterized by freedom from poverty and the fear of not being able to provide for one's own fundamental needs as well as those of one's family. When people don't have a job, food, health care, education, or social protection, they are said to be economically insecure.

Economic instability deepens the divide between dominant and minority groups, men and women, cities and rural areas, and income classes. Economic instability frequently creates a conflict of interest, and when the government fails to resolve the divide between the rich and the poor, or the majority and the minority, it threatens human dignity.

3. Health Security

The United Nations Development Programme (1994) defined health security issues as having access to safe water, living in a safe environment, having basic knowledge to live a healthy life, preventing HIV/AIDS, Ebola, the Corona virus, and other diseases, and having access to safe and affordable family planning and basic support during pregnancy and delivery. Therefore, maintaining good health is both essential and beneficial to maintaining human security. It is crucial because security is centered on protecting human life. "Health security is the essential foundation of human security, and illness, disability, and preventable death are critical pervasive threats to human security" (Augustynowicz et al., 2022). The Commission on Human Security defines health as "a state of complete physical, mental, and social well-being" as opposed to "the absence of disease." Health improves human security and dignity. It enables people to prepare for the future, investigate social opportunities, and make decisions. Some of the lowest health care standards in the world are found in Africa, especially in Nigeria. The most vulnerable are children, many of whom suffer from internal parasites and malaria in addition to infectious ailments like measles and malnutrition. In addition, women's health is in appalling shape. One-third of women who are of reproductive age suffer from anemia, which adds to the unusually high prevalence of maternal death. Additionally, there is almost little chance of getting treatment for a serious sickness in Nigeria. While rural communities are neglected and pastoralists who are nomadic or semi-nomadic are frequently the most susceptible, the urban population has sufficient access to medical treatment. To manage the dangers to human survival posed by insecurity, the Nigerian government must guarantee health security.

4. Political Security

The protection of everyone's human rights and well-being, the elimination of political detention, incarceration, and systematic mistreatment, and the defense of individuals against official persecution, including freedom of the press, freedom of speech, and freedom of voting, are all aspects of political security (Glette-iversen & Flage, 2024). To put it briefly, political security is residing in a community that upholds basic human rights including the right to free speech.

5. Personal Security

The goal of personal security is to shield a person from physical harm. Threats can come from a variety of sources, such as threats from the government, threats from other countries, threats from various ethnic groups (ethnic tension), threats from people or organizations, threats against women or children due to their vulnerability and dependence, and threats from oneself (Okolie et al., 2017). Additionally, personal security shields individuals against adult predators, domestic abuse, and non-state actors.

6. Environmental Security

Living in a healthy physical environment free from desertification, deforestation, and other environmental issues endangering human survival is what Ogata 2003 defines as environmental security. Because of the aforementioned, it is crucial to understand that environmental security is a prerequisite for the sustainability of livelihoods and impacts institutions and organizations everywhere and at all times. Therefore, the investigation and assessment of environmental risks like resource degradation, depletion, deprivation, and scarcity, as well as the preservation of the individual's interest in nature and the avoidance of natural hazards and disasters, are at the core of environmental security. Therefore, repairing environmental damage for human life support and defending the environment against attacks and other human abuse are the main objectives of environmental security (Nor & Yusof, 2025). Environmental security, which includes the dynamics and links between the natural resource base, the social fabric of the state, and the economic engine for local and regional stability, is therefore seen as essential to national security. Indeed, the survival of the world's life-sustaining eco-systems which generate food, medicine, clean air, and water depends on environmental security.

7. National Security

"The freedom from danger or absence of threats to the multidimensional elements that may affect the nation's ability to protect and develop itself, promote its cherished values and national interests, as much as promote and boost the well-being of its people" is how (Wu, 2025) defines national security. According to (Glette-iversen & Flage, 2024), "the capacity of a state to promote the pursuit and realization of the fundamental needs and vital interests of man and society, and to protect them from threats which may be economic, social, environmental, political, military, or epidemiologic in nature." In addition, (Chatterjee, 2024) argues that national security includes "the freedom from actual and potential threats to national life that may arise as a result of human action or inactions, or from disaster such as food, earthquake, famine, drought, disease and other natural calamitous events resulting in deaths, human suffering and material damage". Three core principles underpin the emphasis on national security. That is, the sanctity and inviolability of human life, its universality and dignity, and the existential imperative of value for individual protection in a world full of many risks.

The Relationship between Development and Human Security in Northern Nigeria

Scholars have defined development in a variety of ways, and it implies different things to different people. This may be the reason Idode 1997 calls the term "development" challenging. He claims that development has been used in social, political, and economic situations, among others. To put it another way, development is a group of many applications. Development, according to (Sunarko, 2026) is "a process of acquiring a sustained growth of a system's capability to cope with new, continuous changes towards the achievement of progressive political, economic, and social objectives." In a similar vein, (Sunarko, 2026) described development as a process of social, political, and economic change intended to enhance the social welfare of society's constituents. It is the achievement of self-governance, (Wang et al., 2024) defines development as "the provision of essential infrastructure that creates a healthy atmosphere, proper provision of education and communication, achievement in technological advancement and ability to evolve an amiable business environment for its citizens."

Consequently, views the development of human civilization as a "manysided process." On an individual basis, it means improved abilities and potential, increased autonomy, creativity, self-control, accountability, and material well-being. It means having more control over relationships both inside and outside of the social group. According to (Ijov & Oni, 2022), summarized the objectives of development as "life sustenance, self-esteem or respect, and freedom." Getting access to basic human needs without which life is impossible is the focus of life sustenance. Food, housing, health, and safety are among them. Self-respect

and self-worth are traits of growth. All communities want to be respected. Most people in society look for activities that will help them achieve that aim. These include wealth and advances in technology. Last but not least, freedom in this context refers to "emancipation from alienating material conditions of life, as well as freedom from the servitude of men and nature, ignorance or misery, institutions, and dogmatic belief."

It is important to emphasize that, despite Nigeria experimenting with liberal democracy for more than thirty years, the expected benefits of multiparty elections have not materialized in the lives of regular Nigerians. Rather, underdevelopment remains a problem, if not gets worse. Contrary to expectations, multiparty elections have made the nation's insecurity and progress worse (Jjioma et al., 2019). The nation's economy is in ruins, and extreme poverty is a persistent problem among the populace as ethnic and religious strife rages. The statistical approach to development has caused the state to take on more than it can handle over time. Consequently, an inefficient state cannot propel economic growth and development, resulting in inefficiency and mal-development. Nigeria's political and economic climate has always included corruption and abuse of power. In conclusion, the Nigerian government keeps putting its own interests ahead of that of its citizens. Nigerian politics at the federal, state, and local levels are dominated by the powerful individuals who created massive networks of patronage during the military era and now utilize their position to expand these networks and their own wealth (Ladi et al., 2025). It is not surprising that there are threats to human security given the nature of the nation's political leaders. This has little to do with the division among post-independence political elites, who lack the discipline and hegemony necessary to promote political and socioeconomic advancement. Nigeria is defined as "a truculent African tragedy in the midst of abundant human and material resources, which are propelled in the vicious cycle of poverty and autocracy" by (Raheem et al., 2024). The results of efforts to establish a democratic polity further ensnared it at a political fork in the road.

Nigeria is known as "the giant of Africa" because of its enormous oil resources and resilience on the social, political, and economic fronts. Despite all social and economic measures implemented by succeeding administrations since 1960, Nigeria has lagged far behind in social, economic, and political progress. Political instability, severe poverty, high young unemployment, rising crime, poor health prospects, widespread hunger, etc. have all been key features of Nigeria's political economy (Gbadebo, 2025).

One of the primary causes of the failure of all development initiatives in Nigeria's fourth republic has been the absence of strong moral and ethical values. Due to the inherent instability of the political system or the ambition of those in command of state power to stay in power "ad infinitum," security in Nigeria now often takes a militaristic approach. In both cases, the production of guns and ammunition takes precedence over the daily needs of the locals. The government's willingness to provide basic necessities like work, portable water, electricity, affordable housing, food, good roads, and access to modern healthcare facilities shows that the people of countries with suitable development models in place and being implemented enjoy high standards of living.

Philanthropy in Islam

The Almighty Allah is the all provider of every provision for the survival of mankind on the earth. He addresses Himself with an exalted attribute. In the holy Quran, Allah states that:

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ

He it is Who created for you all that is on earth. Then He Istawâ (rose over) towards the heaven and made them seven heavens and He is the All-Knower of everything (Al Bakarah: 29).

This verse contains a vivid explanation about whatsoever thereon the earth pertaining mankind daily life and activities belong to Allah to benefit from them. Here, Allah provides mankind with all provision for the daily consumption in order to satisfy the basic human needs.

Prophet Muhammad (Peace Be Upon Him) says:

13646: أحب الناس إلى الله أنفعهم للناس وأحب الأعمال إلى الله سرور تدخله على مسلم (الطبراني في المعجم الكبير)

“the best among mankind is the one that people benefit more from him.” Narrated by al Tabarani in al Mu'jam al Kabir: 13646).

Here, the concept of philanthropy simply denotes kindness or generosity (Al-ihsan). The Almighty Allah has numerous times mentioned in the Holy Quran many times that “He loves those that pay kindness with

goodness". Therefore, kindness or generosity in Islamic perspective has so many connotations. For instance, in the area of good social interaction, business transaction, uttering good words to people and giving out from what Allah has provided mankind with. Thus, Allah has addressed such people that as the best people of the generation on the earth that engaged in instructing to enjoin good and discourage the evil deeds.

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ آمَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِنْهُمُ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ

You [true believers in Islâmic Monotheism, and real followers of Prophet Muhammad SAW and his Sunnah (legal ways, etc.)] are the best of peoples ever raised up for mankind; you enjoin Al-Ma'rûf (i.e. Islâmic Monotheism and all that Islâm has ordained) and forbid Al-Munkar (polytheism, disbelief and all that Islâm has forbidden), and you believe in Allâh. ... (Aal 'Imran:110).

Also, Allah has stated that whatsoever mankind does is carried out by the permission of Allah.

وَمَا تَشَاءُونَ إِلَّا أَنْ يَشَاءَ اللَّهُ رَبُّ الْعَالَمِينَ

And you will not, unless (it be) that Allâh wills, the Lord of the 'Alamîn (mankind, jinns and all that exists). (At Takwir:29)

In this regard, philanthropy in Islam consists of all the facets of kindness such as giving to yourself, your family, your neighbors, poor and needy, the vulnerable and offering to others.

On the other hand, philanthropy in contemporary world is the issue of giving out to vulnerable people. The Non-Muslim philanthropic organizations concentrate on providing needy or community with healthcare facilities, education, poverty alleviation, and environmental conservation through NGOs, Community-Based Initiatives or individuals. Here, Islam has involved into the activities of philanthropy by instructing through the teaching of the holy Quran and Hadith so that people should give the needy and vulnerable with financial assistance, skills training and entrepreneurship support to individuals and communities. This is also emphasized that all the mankind's provisions on the earth are belonging to Allah.

وَلَيْسَتُغْنِيَنَّكَ الدِّينَارُ لَا يَجِدُونَ نِكَاحًا حَتَّى يُغْنِيَهُمُ اللَّهُ مِنْ فَضْلِهِ وَالَّذِينَ يَبْتِغُونَ الْكِتَابَ مِمَّا مَلَكَتْ أَيْمَانُكُمْ فَكَاتِبُوهُمْ إِنْ عَلِمْتُمْ فِيهِمْ خَيْرًا وَأَتَوْهُم مِّنْ مَّالِ اللَّهِ الَّذِي آتَاكُمْ وَلَا تُكْرَهُوا فَتَيَاتِكُمْ عَلَى الْبِعَاءِ إِنْ أَرَدْتُمْ تَحَصُّنًا لِّتَبْتَغُوا عَرَضَ الْحَيَاةِ الدُّنْيَا وَمَنْ يُكْرِهْنَهُنَّ فَإِنَّ اللَّهَ مِنْ بَعْدِ إِكْرَاهِهِنَّ غَفُورٌ رَّحِيمٌ

And give them something yourselves out of the wealth of Allah which He has bestowed upon you (An Nur:33)

It is also illustrated that when a man gives out for a charity, Allah by His Majesty increases the person's provision for doing that.

قُلْ إِنْ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ

and whatsoever you spend of anything (in Allâh's Cause), He will replace it. And He is the Best of providers." (As Saba'i:39)

Since, charity in the face of Allah is very significant as Allah pronounces that giving out from what We provided you with before the your last breath on earth is something valuable that a person one day would regret it to be returned in order to engage in giving out to the needy.

وَأَنْفِقُوا مِنْ مَا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقْتُ وَأَكُن مِّنَ الصَّالِحِينَ

And spend (in charity) of that with which We have provided you, before death comes to one of you and he says: "My Lord! If only You would give me respite for a little while (i.e. return to the worldly life), then I should give Sadaqah (i.e. Zakât) of my wealth, and be among the righteous [i.e. perform Hajj (pilgrimage to Makkah)]. (al Munafiqun:10)

In this regard, Allah does not instruct humankind to return to life after death to perform a prayer, Hajj, or fast Ramadan despite the fact that they are among the five pillars of Islam. Then, Allah has emphasizes that whenever a man gives out, Allah would double it since, he is the ever provider.

The prophet Muhammad Peace Be upon Him said that charity does not ever perish one's wealth.

(555: ما نقصت صدقة من مال، و ما زاد الله عبداً بعفو إلا عزاً، و ما تواضع أحد لله إلا رفعه الله" (رواه مسلك

"Wealth is not diminished by giving (in charity). Allah augments the honour of one who forgives; and one who displays humbleness towards another seeking the pleasure of Allah, Allah exalts him in ranks." (Muslim:555)

This has illustrated that there was no any person ever becomes bankrupt because of giving charity to the needy. It is also that the prophet Muhammad Peace Be upon Him said that there would be an angel that appears every day asking Allah to help those that give out charity and make his future generations prosperous. While, the other angel asks Allah to turn those that refrain to give out charity to the needy bankrupt and destroy their generations.

اللَّهُمَّ أَطعْ مُنْفِقًا خَلْفًا وَيَقُولُ الْآخِرُ: اللَّهُمَّ أَعْطِ مُسْبِكًا تَلْفًا ...

"O God, give him who spends something in place of it;"

Significance of Philanthropy in Northern Nigeria

Nigerian Muslim communities have profited either directly or indirectly from the importance of philanthropy (zakat, sadaqat, governmental support, and waqf foundations). This gives the receiver or beneficiary financial assistance and relief while rewarding the payment or contributor later on (Muhammad & Afifi, 2025). In terms of spirituality and religion, generosity is crucial to the growth of religious activity. social activities, health care, financial support, and media programs that teach religious ideals and lessons to the country's population by certified and capable scholars who will spread the word (Mukhid, 2024).

(Wahyuni, 2024) provides the prime factor that influences the empowerment of households that necessitates the integration of philanthropy (zakat, sadaqat, public funding, and waqf foundations) is the economy because many Nigerian Muslims are facing economic problems due to the high poverty rate. The integration of philanthropy (zakat, sadaqat, public funding, and waqf foundations) aims to reduce poverty among Muslim Communities.

Based on the poverty theory, (Kollin & Ibrahim, 2024) opines that Nigerian Muslims are facing abject poverty due to the rate of poverty as a result of low incomes and family size. Here, the Nigerian Muslim's financial situation needs to be improved through collective responsibility by the philanthropists. Many Nigerian Muslim philanthropists can change people's lives by empowering them with sufficient funds to be self-reliant. Therefore, social contribution through the payment of zakat, sadaqat, public funding, and waqf endowment in the name of charities can change positively the lives of Muslim communities and gradually reduce poverty. The Holy Qur" supports that wealth is from Allah and must be spent to relieve those who are in need because it is a good deed and has advantages for both the recipients and givers (Shifah et al., 2026).

Another issue facing philanthropy (zakat, sadaqat, public funding, and waqf foundations) is the sheer quantity of Muslims in need and the limited resources available to meet their needs. Thus, it is the duty of charity (zakat, sadaqat, public funding, and waqf foundations) to give priority to its initiatives and strategies for distributing cash to those in need (Rufaida et al., 2024). Many Nigerians understand how important it is to integrate charity on a social, religious, emotional, physical, and moral level. In Islam, paying mandatory zakat is required, but contributing to waqf, or providing sadaqat and public funding, is optional. Unlike zakat, there is no set amount that must be distributed as sadaqat. Islamic scholars therefore teach Muslim communities the value of charitable giving to the Muslim Ummah, particularly for the underprivileged. For the primary goal of reducing poverty, there must be robust philanthropy (zakat, sadaqat, public funding, and waqf foundations) at the local, state, and federal levels that will oversee and manage the collection of zakat, sadaqat, cash waqf, and public money (Muqorobin & Urrosyidin, 2023).

By improving communities socially, educationally, religiously, and morally, the integration of zakat, sadaqat collection, public funding, and waqf provision under the auspices and control of philanthropy (zakat, sadaqat, public funding, and waqf foundations) will have a significant positive impact on many people's lives (Muhammad et al., 2023). Therefore, the main goal of providing zakat, sadaqat, cash waqf,

and public financing to needy Muslims is to lessen instances of extreme poverty in Muslim society and end the suffering of Nigeria's impoverished Muslims. As a result, charity endowment may expand its functions to include cash waqf, zakat and sadaqat, and public support, where waqf will oversee distribution in accordance with Islamic principles.

One of the goals of philanthropy is to educate people. Waqf properties were utilized to educate a large number of people in order to develop them economically, spiritually, physically, and cognitively. Students in Nigeria require financial assistance, which can be provided by integrated charities to meet their educational demands. Additionally, as a kind of humanitarianism, philanthropy endowments can finance a large number of students to continue their studies domestically or abroad. Thus, food is provided and schools, colleges, and institutions are constructed using collected charities (zakat and sadaqat, cash waqf, and state support) (Bundo et al., 2025).

In Islam, philanthropy is beyond compulsory charity given to the Muslim needy. Charity or philanthropy is a re-distributive approach to the Muslim needy in the Islamic society at large to fill the wealth gap among the societies to minimise or eliminate poverty. Here, charity (Zakkah) or philanthropy is one of the pillars of the Islamic faith. This has made philanthropy in Islam to be mandatory by way of providing zakkah (Pertiwi et al., 2023). However, zakkah is only compulsory for those who have fulfilled several conditions and one important one is that the Muslim has "resources remaining after meeting the basic requirements of their family" (Saikhu, 2024). In Islam, there is the issue of voluntary charity which is a virtuous deed in Islam and considered as proof of one's faith. In an authentic Hadeeth, The Prophet Muhammad (Peace Be Upon Him):

Abu Malik Al-Ashari (R.A.) (Radhi Allahu Anhu) Narrated that Allah's Messenger (Peace Be Upon Him) said: "Cleanliness is half of faith. Alhamdulillah (Praise be to Allah) fills the scale. Subhan Allah (Glory be to Allah) and Alhamdulillah (Praise be to Allah) fill up what is between the heavens and the earth. Prayer is a light. Charity is proof (of one's faith). Endurance is a brightness and the Qur'an is a proof on your behalf or against you. All men go out early in the morning and sell themselves, thereby setting themselves free or destroying themselves." (Muslim, 432)

It is encouraging that in Islam the more one gives Sadaqah the more he/she increases his/her faith and closeness to Allah both in this world and in the life hereafter. In this sense, giving charity out of someone's wealth does not decrease his/her wealth but instead, Allah (S.W.T) increases it, as in:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Allah will deprive usury of all blessing, but will give increase for deeds of charity: for He loves not creatures ungrateful and sinner." (Qur'an, 2: 276)

The Islamic Philanthropy Annual (Indarningsih et al., 2025) states that Islamic Philanthropy in the Service of Sustainable Development aims to achieve the following goals: no poverty, zero hunger, good health and well-being, gender equality, clean water and sanitation, affordable and clean energy, decent and economic growth, decreased inequality, sustainable cities and communities, peace, justice and strong institutions, and partnerships for the goals. Therefore, by 2030, the main objective of Islamic philanthropy in support of the Sustainable Development Goal is to "reduce at least by half the proportion of men, women, and children of all ages living in poverty."

Through their strategic donations, investments, and influence, the African Philanthropy Forum (Huda et al., 2023) is a robust and dynamic network of partners that promote shared prosperity throughout the African continent. Building a learning network of strategic African philanthropists and social investors dedicated to inclusive and sustainable development across the Continent is the organization's mission. According to the Islamic Philanthropy Annual Report of 2023 (Makrus et al., 2024), these organizations are committed to eradicating poverty by promoting work in their community, encouraging self-reliance and providing for themselves and their families, boosting resilience, regaining dignity, and assisting entire families in creating autonomous and fulfilling futures.

According to (Rohim & Yetty, 2025), Islamic philanthropy funds boost the socioeconomic and social engagement of the most impoverished members of the Islamic society. In this sense, the SDC initiative by 2030 guarantees equal rights to economic resources, access to basic services, and ownership and control over land and other types of property for all men and women, especially the impoverished and vulnerable.

According to the Islamic Philanthropy Annual Report (UNHCR, 2023), Zakat and Sadaqah funds are therefore a crucial intervention for giving economic support to the aforementioned communities, enabling families to meet their basic needs and preventing them from turning to harmful coping techniques.

The (American Philanthropy Forum (APF), 2023) focuses on the Gender Dimension of Philanthropy in Nigeria to assist men through corporate sponsorships, skill development and empowerment, direct giving, scholarships, endowments, and donations of goods or facilities. Conversely, women are more likely to provide support through corporate sponsorships, endowments, scholarships, skill-building and empowerment initiatives, and donations of goods or facilities. According to the Islamic Philanthropy Annual Report (UNHCR, 2023), the United Nations High Commissioner for Refugees (UNHCR) provides the poor with multipurpose cash support through Zakat contributions so they can address their immediate needs (such as food). By distributing food rations to the most vulnerable families women, children, people with disabilities, and the elderly this will contribute to improving the food security of Muslim communities. Here, Zakat and Sadaqah aid in the construction of roads, clinics, hospitals, mosques, and water supplies in order to give impoverished people financial support. Free prescription drugs, school fees, school clothes, books, transportation, and lodging for highly vulnerable families are all made possible by this.

According to the Islamic Philanthropy Annual Report (2023) for the United Nations High Commissioner for Refugees (UNHCR, 2023), zakat payments have been shown to assist the community in obtaining sanitary and hygienic items as well as personal protective equipment to shield people against COVID-19, typhoid, malaria, and cholera. In this case, the Sadaqah fund provides communities with access to clean, safe water by solarizing water pumps, specifically solarizing boreholes, which lowers the related energy expenses. In order to stop the spread of COVID-19, cholera, typhoid, and malaria, this guarantees that Muslim communities have access to water pumps in homes, mosques, and schools.

According to the Islamic Philanthropy Annual Report (2023), the United Nations High Commissioner for Refugees (UNHCR, 2023) has contributed Zakat funds to support income-generating activities in Nigeria and provide refugees and displaced people with financial and educational resources to ensure that their businesses can prosper in the long run. Through youth hubs, technical courses, internships, apprenticeships, company start-up funding, and other possibilities, the impoverished are given access to life and job skills.

Additionally, Zakat grants help vulnerable displaced families receive much-needed support so they may satisfy their basic necessities and get the resources they need to start over. By ensuring that refugees are able to pay their rent, zakat grants help families keep access to safe and affordable accommodation. In order to lessen their reliance on harmful coping strategies including child labor, child trafficking, and child marriage, disadvantaged families have benefited from financial support from zakat funds. It dramatically lowers the death rates associated with all types of violence worldwide.

In Nigeria, philanthropic traditions are not specific only to any particular religion. Many of these traditions are rooted in the values of compassion, community support, and generosity. In Islamic teachings, philanthropy has influenced the way Islamic communities engage in charity giving and social welfare among the Muslims in Nigeria. The values or principles of Islamic teachings on philanthropic engagement among the Nigerian Muslim community include zakat, sadaqat, public funding, social justice, waqf foundations, community support, empathy and compassion (Muhammad et al., 2026). Zakat is one of the Five Pillars of Islam which is the obligatory giving of a portion of one's wealth to those in need. In addition to zakat, Islam emphasizes the voluntary act of giving, known as sadaqah. This includes donations of money, contributing time and effort to community service, and offering assistance to the needy.

United Nations High Commissioner for Refugees (UNHCR) in Islamic Philanthropy Annual Report (UNHCR, 2023) stresses that Islamic principles and values have the power to encourage philanthropic efforts by supporting Muslims' initiatives in addressing social welfare issues that create a more just and equitable society. Here, Islamic teachings place a strong emphasis on Muslim community engagements and collective responsibility, especially to individuals facing socio-economic challenges or hardship. Therefore, Islamic teachings on philanthropy support Muslims to engage in acts of philanthropy for the well-being and support of the vulnerable among the Muslim communities as a means of fulfilling religious and moral obligations.

Non-Muslim philanthropic tradition in Nigeria is the practice of communal support systems to support needy individuals. Non-Muslim charity organizations (NGOs) are significant in addressing Nigerian social issues in assisting vulnerable people. Non-Muslim philanthropic organizations concentrate on providing needy individuals with healthcare facilities, education, poverty alleviation, and environmental conservation. These initiatives or organizations engage in various activities such as supporting vulnerable people, addressing social needs, and promoting community development (UNHCR, 2023).

In Nigeria, many of the Non-Governmental Organizations (NGOs) are secular or non-Muslim operating on issues such as human rights, women's empowerment, child welfare, and healthcare (Igidigba, 2024). Here, these charity initiatives or organizations are always implementing their activities or programs based on specific social issues, societal development, marginalized and rendering essential social services to the communities. There is the issue of Community-Based Initiatives under the Non-Muslim philanthropic tradition in Nigeria. Many non-Muslim community-led initiatives engage in grassroots efforts to address social challenges, such as poverty, education disparities, child abuse, social inequality, and healthcare access in support of community development projects.

(Chandrasekaran et al., 2025) confirms that non-Muslim philanthropy engages in establishing educational foundations to expand people's access to quality education, especially in underserved areas. Here, this will support the initiatives or organizations to establish schools, social amenities, and infrastructural facilities and provide scholarships for underprivileged individuals to support their educational advancement. Therefore, charity initiatives or organizations in non-Muslim communities contribute to improving medical services, and healthcare access to needy people and support clinics, hospitals, and health outreach programs.

(Syahza et al., 2025) opines that non-Muslim philanthropy engages in Poverty Alleviation Programs focusing on economic empowerment, livelihood support, and social welfare programs. These programs aim to uplift individuals and families facing economic hardship, providing them with tools and resources to improve their socio-economic circumstances. The Non-Muslim philanthropy also engages in environmental conservation in Nigeria working to protect natural resources, promote sustainable practices, and raise awareness about environmental issues (Bassey & Oyebamiji, 2025). This often engages the organizations or initiatives in planting trees, waste management, and conservation education in demonstrating a commitment to social development, humanitarian action, and community well-being.

D. Conclusion

This study has looked at how Islamic philanthropy such as zakat, waqf, and sadaqah supports sustainable development and human security in Northern Nigeria. The results show that Islamic charitable giving greatly reduces poverty, improves food and health security, and fosters social stability in areas at risk. While waqf and sadaqah offer long-term funding for emergency relief, healthcare, and education initiatives, zakat was found to be the most effective tool. When taken as a whole, these systems function as successful community-based social protection tactics.

By combining Islamic philanthropy theory with the human security framework, this study advances science by providing a conceptual model that connects religion social finance to sustainable development outcomes. By showing how faith-based interventions can support state-led development programs in vulnerable areas, the study also fills a vacuum in the literature by offering both theoretical and practical insights into community resilience and welfare improvement.

The study has a number of consequences for practice and policy. Governments and Islamic charity organizations can work together to maximize resource distribution and improve the impact of charitable initiatives on development and human security. The dependence on qualitative and literature-based analysis is one of its limitations, underscoring the necessity of empirical data in subsequent research. In order to further evaluate and generalize the findings, future research may expand this study by adding quantitative data, conducting comparative analyses across various locations, or looking at non-Muslim charitable habits.

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F. Author Contribution Statement

MSM carried out the data analysis, developed the study, and wrote the report. Data collection, literature review, and manuscript revision were all aided by AU. SARA oversaw the study, offered insightful criticism, and examined the completed manuscript. The final text has been reviewed and approved by all authors.

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