Identifying Sources of Generating Revenue in Private Islamiyyah Schools for Effective Islamic Education in Northern Nigeria

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Abstract
Funds generation is one of the major tasks of an administrator of Islamiyyah School apart from instilling Islamic knowledge, ethics and morality on the pupils/students. The success of any Islamiyyah school depends very much on the way the financial inputs are generated and this, in turn, affects the overall performance and effective acquisition of Islamic Education in the Islamiyyah School in Northern Nigeria. It is therefore important that all administrators of Islamiyyah Schools should have basic knowledge of finance for effective funds generation. Nevertheless, fund generation and management is one of the areas where many practicing administrators of Islamiyyah Schools in Northern Nigeria have never undergone any pre-service or in-service training and this has contributed to the failures of many Islamiyyah Schools in Northern Nigeria to generate and managed funds for school progress and development. The paper discovers that for any Islamiyyah school to operate effectively and discharging its educational, moral and ethical responsibilities, it must have funds and therefore the paper identifies ways to generate revenue locally for Islamiyyah Schools to effectively operate in Northern Nigeria. The paper hopes that perhaps the findings may reverse the current trend of bankruptcy in many Islamiyyah Schools in Northern Nigeria and help equip the administrators with the necessary knowledge and methodology of good sources of funds generation system.

1.0 Introduction
Funds and resources are required for promoting Islamic education if it is expected to perform its required function. The principal source on which the public educational system depends for its financing is the central government (Adeyemi, 2011) though grossly below the international acceptance. Essentially, the funding of Islamic education in Northern Nigeria is made on a contributory basis between the proprietor, pupils/student, parents, philanthropists and others through namely; the school fees, the Parents Teachers Association’s contributions, donations from other philanthropists and at some level, through government intervention; though grossly insignificant. In public schools, the government is responsible for the payment of teacher’s salaries, allowances and overhead cost for the running of the Local Education Authority office. The government also provides infrastructure such as furniture, textbooks and other teaching materials and also rehabilitate and renovate school buildings, construct new classrooms and so on.

However, observation have shown that there is general difficulty in providing enough resources for Islamic education system because no genuine provision was ever made by the Federal Government to improve the standard and quality of Islamic education in the country with the exception of recently few constructed classroom structures and of course few hostel accommodation for the almajiri system of education; which has no financial backing and no provision of logistics and other needed apparatus for the take off and running of the system which made the project to be described as a failed one.

The following are some of the critical issues related to the financing of Islamic education in Northern Nigeria.

➢ There is the burden of ever-increasing salaries for the growing numbers of Islamic teachers.
➢ Teacher’s salaries constitute the largest single component of expenditure in Islamic schools.
➢ There is a dearth of necessary teaching aids, as most Islamiyyah schools have few or none of the necessary textbooks, writing materials, audio-visual materials etc. necessary for teaching and learning.

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- Official allocation by the school administrators for teaching materials at Islamic schools is too small compared to what is required.

The above-mentioned factors show that the government meager intervention alone cannot provide for all the basic needs of Islamic schools; it has therefore become increasingly necessary to explore other sources to obtain funds for all aspects of Islamic educational system. It therefore becomes necessary for schools to engage in several money generating programmes.

1.2 Sources of Generating Revenue in Islamiyyah Schools in some Northern States of Nigeria

It was discovered that funding of Islamic education showed that some insignificant percentage of the cost for educational expansion is covered by intervention from government, but it is discovered that the more Islamiyyah schools depends on government fund, the more difficult it will be to control its development plans and their implementation. In Kano State, the government aid comes from different sources with divergent policies, and as most of it has been tied to specific Islamic educational projects, co-ordination at the macro-level has been difficult. This situation has made the process of educational planning difficult and at times meaningless. In many States in Northern Nigeria, Islamic educational system suffered severe deterioration due to the nonchalant attitude of both government and Muslim leaders. Although some State governments like Zamfara and Kano has sought to ensure the system’s rehabilitation, recovery, reconstruction and development. Among the measures, which the government has taken in an effort to reconstruct and rehabilitate its Islamic educational system, include:

- making instruction production-oriented by giving incentives for exploiting their environment and the value of self-reliance efforts.
- encouraging partnership in the provision of opportunities at the local level; this is facilitated by decentralizing the system to support educational projects by providing labor and finance through fund-raising or donation of materials for building Islamiyyah schools.

1.3 Ways to Generate Revenue in Islamiyyah Schools in Northern Nigeria

The present financial situation in Islamiyyah schools requires urgent attention. The burden of Islamiyyah schools in Northern Nigeria is left to the parents alone; this current situation may be very difficult for the schools to attain the level expected of them in the community. The needs of Islamiyyah schools are so many that the parents alone cannot meet even the basic school financial needs. The table below shows various ways of generating revenue for the Islamiyyah schools in Northern Nigeria so that the running of the school will not be solely and completely shouldered unto the parents of the pupils alone. Since relying on the parents will naturally result in the inability of the school to cater for its general and financial needs.

![Diagram showing different sources of generating revenue in Islamiyyah Schools in Northern Nigeria](image)

**Fig 1: Showing different sources of generating revenue in Islamiyyah Schools in Northern Nigeria**
1.3.1 Generating Revenue through Parents

The parents or guardians of pupils have many ways they can assist the Islamiyyah schools to provide necessary facilities. Every Islamiyyah school is expected to have Parents Teachers Association (PTA), which is to assist the school authority in the affairs of the school. Experience has shown that well established PTA has erected new classrooms, refurbished classrooms, furnished classroom and a host of other things. Parent being automatic members of PTA can help the school greatly by paying regular PTA levies. The Islamiyyah Schools in Northern Nigeria in addition, through the assistance of the PTA can arrange with Islamic teachers in various classes to organize extra lessons for the pupils after the close of the public school. The parents of such children are expected to pay an agreed amount of money. Normally such money belongs to the individual teachers but the school has a right to retain certain percentages of the fees charged, and such money can be mobilized to provide facilities for the school.

In addition, the Islamiyyah School can design and make uniform for pupils at a reasonable price and appeal to parents to buy uniform from the school through the PTA for accountability purposes, thereby making a little gain for the school, which can be used to provide necessary facilities for the school. More so, the school can liaise with publishers to buy exercise books, Islamic textbooks and other Islamic materials and sell to pupils at reasonable price, thereby generating some money for the school to provide the required school facilities. The Islamiyyah School that is blessed with adequate facilities, such as library needs to use them carefully so that those facilities can continue to exist. Such care should include replacing or repairing urgently any facility that is damaged. In that case, parents may be asked to pay caution fee at the beginning of every session and making sure that parents of pupils who destroy any school item pay immediately for them. It should not be assumed that all parents are able to make the same contributions whether in cash or in kind to the Islamic school. This is because the income levels in both urban and rural areas vary considerably as well as the size of each family. A rationale approach is required by a school head to first differentiate between families and secondly, to make provision for children whose parents are facing difficulties with payments. There is the need for the head teacher to realize that not every parent will be able to contribute to the same extent. In encouraging parents to contribute, the head teacher may focus efforts on those who have the means but may not have the will. To cater for poor families, a special support fund may be set up under the auspices of the Parent Teachers Association to help pay school fees of children who show special promises.

1.3.2 Generating Revenue through Local Communities

Local communities have always been required to contribute towards the provision of infrastructures for the Islamiyyah schools. The Islamiyyah School belongs to the community, and it is the responsibility of the local community to ensure that the Islamiyyah School within the locality is well equipped and well catered for. Local authorities through the Parents Teachers Association can embark on self-help projects thereby ensuring that their Islamiyyah school can compete favorably well in terms of structures and infrastructure with the neighboring Islamiyyah schools.

1.3.3 Generating Revenue through Charity

Some social, political and religious organizations have aims of assisting the less privileged. Such organizations may, or may not be necessarily located in the locality where the Islamiyyah schools are sited. They are mostly found in large cities like Kano, Kaduna, Sokoto, etc. They are voluntary agencies and are willing to use their resources to help individuals and institutions, which require their assistance. Any Islamiyyah school can appeal to such organizations for assistance especially in the areas of:

- Paying the levies or fees for orphan pupils who performed intelligently well in the school but whose parents are too poor to pay the required levies and buy necessary exercise books and textbooks for them.
- Donation of Islamic textbooks and exercise books to pupils in the school.
- Provision of other Islamic materials required in the school etc.

1.3.4 Generating Revenue through Zakāt

Zakāt is one of the obligations and is among the five pillars of Islam. It is the most important among them after the testimonies of faith and prayer. The Glorious Qur'an says:
And let not those who covetously withhold of the gifts which Allah hath given them of His Grace, think that it is good for them: Nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks like a twisted collar, on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well acquainted with all that ye do (Q 3: 180).

In Sahih al Bukhari, Abu Hurairah reported that the Messenger of Allah (PBUH) said: “Whoever Allah has given money to and does not give his Zakāt for it, it will take the form of a shiny-headed male serpent with two black spots over its eyes, which will encircle him on the day of judgment and bite his cheeks saying: “I am your money, I am your wealth” (Bukhari, Book 2, Hadith 486).

Another verse of the Glorious Qur'an says:

And there are those who bury gold and silver and spend it not in the way of Allah. Announce unto them a Most grievous penalty: On the Day when heat will be produced out of that (wealth) In the Fire of Hell, and with it will be branded their foreheads, their flanks, and their backs. "This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasures) ye buried! (Q 9 vv 34-35)

Zakāt can have many religious, behavioral and communal benefits as a fundamental pillar of Islam. The Glorious Qur'an specified the categories of people who are qualified to receive Zakāt as the Qur'an says:

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom (Q 9:60).

Among the categories of people to receive Zakāt are those striving in the cause of Allah (SWT). Imparting and acquiring Islamic knowledge also falls under striving in cause of Allah. Therefore, a school imparting Islamic knowledge should be giving Zakāt and be provided with books and other Islamic materials by means of Zakāt and a student of Islamic knowledge who is in need of financial assistance should also be giving Zakāt and other learning materials to aid him in his learning processes.

1.3.5 Generating Revenue through Endowment (Waqf)

Waqf otherwise known as ‘Endowment’ is a legal and religious institution wherein a person dedicates some of his properties for religious or charitable purpose. The properties, after being declared as Waqf, no longer remain in the ownership of the donor. The beneficiaries of Waqf can benefit from the corpus or the proceeds of the dedicated property, but they are not its owners. Its ownership vests in Allah (SWT) alone. Therefore, the proceed of Waqf or Endowment can equally be used as a source of revenue for the Islamiyyah schools if such an endowment is dedicated to that Islamiyyah school since Waqf or Endowment can be donated to either a school or a mosque. It was reported in a hadith of the prophet (SAW) that: Abdullah b. Mas'ud reported Allah's Messenger (may peace be upon him) as saying: There should be no envy but only in case of two persons: one having been endowed with wealth and power to spend it in the cause of Truth, and (the other) who has been endowed with wisdom and he decides cases with the help of it and teaches it (to others) (Muslim, Book 4, Hadith 1779).
1.3.6 Generating Revenue through Businessmen

People who own companies, shops, consultancies etc. located in various communities can be a very good source of fund for provision of school facilities. Many of these companies or establishments may want to publish their products through the schools sited within their locality. Companies can use Islamiyyah schools as an advertising centre to get their products known to people in the community. Such companies on establishments are expected to pay the schools for the service rendered to help advertise their products. The assistance from companies could be in form of:

- Donating their products to the Islamiyyah School:
- This may serve as a reward or incentive to pupils who distinguished themselves in one thing or the other, be it good moral behavior, performance, neatness, punctuality etc.
- Provision of instructional materials to the Islamiyyah School:
- This may be achieved in two ways, by either buying the instructional materials required by the school or giving money to the school in lieu of the cost of the instructional materials.
- Advertising products in the Islamiyyah School by beautifying the school:
- Some companies or establishments can build or paint school fence and then advertise their products on the walls of the school fence while some even paint trees in the school compound in a bid to advertise their products.
- Direct request for assistance from the companies or establishments:
- An established companies or establishments located within the community who may not use the school as an advertising centre may be approached directly and be requested to donate to the school’s development fund.

1.3.7 Generating Revenue through Community Groups

Community groups are often among the key sources of funds to Islamiyyah Schools in Northern Nigeria. They can be mobilized to carry out tasks by leaders in the community such as local chiefs, scholars, elders, elites etc. There are many schools in Northern Nigeria that were built by community groups. Some communities in a bid to tie the hand of the elites or government in their area may put up a structure within the school and appeal to the elites or government to roof or plaster it. Once the elites or government observes such willingness among the community group, they will encourage them by readily coming to their aid thereby completing the building for the Islamiyyah School. The community groups can operate by:

- Mobilizing members of the community in developing projects: This is seen in community leaders playing the role of mobilizing the masses to participate more effectively in the Islamiyyah school projects; such as putting up a block of classrooms, constructing motorable roads to the school, constructing culverts leading to the school etc.
- Involving community groups and former students (Alumni) in self-help projects or in programmes for generating fund.
- Levying educational taxes or seeking for donations from members of the community whether or not they have children in the Islamiyyah School.

Within the community, there may be individuals who also may decide to help one or more Islamiyyah Schools on a significant scale. Sometimes, business people wish to be seen as philanthropists and may contribute in the same way as community group. Such contributions should be encouraged. It may be worthwhile to state here that a system of accountability needs to be enforced in managing all revenues generated by the Islamiyyah School; in addition to the fact that, all proceeds for assistance to the Islamiyyah schools should come from legally owned business that is accepted under Islamic teachings.

1.3.8 Generating Revenue through School Facilities

Some Islamiyyah Schools have some facilities, which may be very useful for some community activities. Such facilities include vehicles, school hall, classrooms, etc. which can be hired out to intending people at a reasonable amount. Some people organize evening lessons for adults and many require some of the classrooms in the Islamiyyah School. The Islamiyyah School may decide to collect some money for such purposes. In addition, in this era of political activities, some of the political parties may require a classroom, hall or even play ground to hold meetings or address their supporters. A token amount of money may be charged for such purpose. The Islamiyyah School itself may undertake some other commercial activities such as running a canteen or engage a school vendor who would be required to pay a certain fee on weekly or monthly basis. The school may also involve itself in farming like livestock, poultry, rabbitry etc. and then sell the proceeds to raise fund and generate revenue for the school.
1.3.9 Generating Revenue through Pupils

Pupils may be good sources of school fund if they can see the benefit both for themselves and for their school. The following ways of involving pupils may be considered—Generating funds through handcraft: Some of these pupils are creative and may be used to teach others handcraft, which can be sold within the community to get money for the school. Some communities have materials, which can be utilized for the purposes of making products that can generate fund for the school. Generating funds through fund raising activities such as exhibition, charity works and jumble sales. The school can acquire a few valuable materials such as TV sets, radio, computers, satellites etc. ideally through donations. These materials are then given to the winners in a particular Islamic competition.

1.4 Conclusion

In conclusion, if the suggested avenue is exploited, the present condition of the financial bankruptcy in the Islamiyyah Schools in Northern Nigeria will be improved, and the parents will be relieved of the burden of having to pay for every expense of their pupils. In addition, it should also be known that Muslim elites have significant contributions to make in the conception and execution of Islamic development programmes in Northern Nigeria. The Northern Nigeria government acknowledges the enormity of the task of general access to good quality education at the basic level, and knows that its execution would have to be in partnership with all levels of civil society.

However, beyond this political rhetoric, the Government of Northern Nigeria on their part has to put in place mechanisms to mobilize and engage the potential contributors of communities and groups in the task of educational development. In particular, the government has displayed a pathetic inability to constructively engage in and regulate the participation, acquisition and provision of Islamic education. On the contrary, a growing sense of isolation in Islamic schools has enabled some Muslim elite to consolidate their control over curricula content and management structures in these schools in worrying ways.

This paper has explored the various dimensions of generating revenue for the progress of Islamiyyah Schools in Northern Nigeria and the engagement of each section of the society in the provision of Islamic education and their possible impact on educational development in Northern Nigeria and the pursuit of national unity and integration.

References


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