



The Contribution of Islamic Social Finance Towards Muslim Education in Uganda: An Analysis on the House of Zakat and Waqf Uganda

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ABSTRACT

The objective of the study is to highlight the concept of Islamic social finance in Uganda, which has existed through channels like Sadaqah, Waqf, and Zakat. It then identifies the key role played by the House of Zakah and Waqf Uganda (HZWU) in supporting Muslim education through its education department, aiming for the emancipation of the vulnerable and the poor while achieving success in the SDG4 targets. The study adopts a qualitative approach through a document analysis to review and discuss the concept of Islamic social finance in the identified documents and related sources about HZWU. The results show that HZWU has tremendously contributed to educating poor Muslims in different parts of the country across various levels and has achieved SDG4 targets of quality education and education for all, making education affordable and accessible to the beneficiaries. This underscores the importance of conducting more research on Islamic social finance in Uganda to help expand the literature and boost its activities in the country. Additionally, this research could stimulate industrial stakeholders to explore the potential of Islamic social finance instruments in addressing poverty and illiteracy, thereby systematically contributing to sustainable development goals.

1. Introduction

Islamic social finance is a mode of financing that is rooted in Islamic ethics to collectively benefit the social welfare of communities (Rehman, 2019). It is revenue in the form of *Zakat* (almsgiving), *Waqf* (endowments), *Sadaq* (Charity), *Infuq* (voluntary giving), as well as *Qard Hassan* (Interest-free loans). In several Quranic verses (2:43, 2:83, and 2:110) *Zakat* has been highlighted well stated as an obligation for the well-to-do Muslims as the third pillar of the faith. Allah says in *Surah Al-Baqarah* 2:43 thus, "Establish worship, pay the poor-due, and bow your heads with those who bow." Indeed, the Islamic Development Bank (IsDB) estimates the *Zakat* potential to be as much as USD 1trillion annually, with the value of endowments like the Taj Mahal to far exceeding USD 2.5 trillion assets of

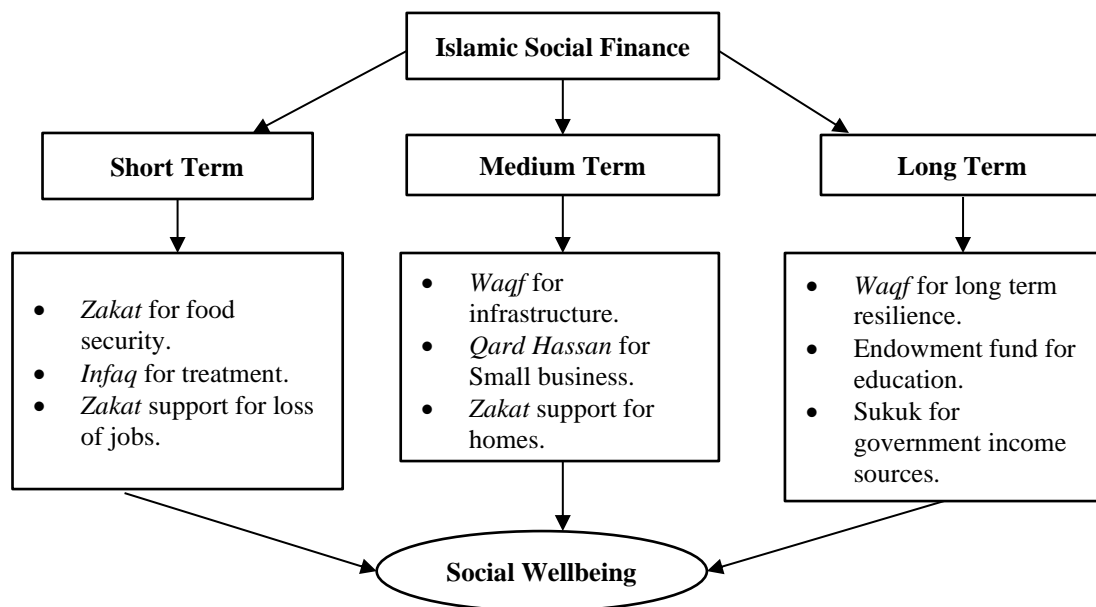
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the commercial sector (Shariah Centre for Excellence, 2023). Besides, the United Nations Development Program recognizes Islamic Social finance tools (*Zakat*, *Sadaqah*, and *Waqf*) as highly aligned with the objectives of Sustainable Development Goals (Weiss, 2020). However, the world is falling far behind in achieving quality education as the fourth SDG despite the slow progress (SDG report, 2022). Indeed, it is indicated that by 2030, without additional measures, 84 million children and youths will be out of school, 300 million students will lack basic numeracy/literacy skills, and only 1 in 6 countries will achieve the universal secondary school completion target (SDG report, 2022). Besides, COVID-19 across the world and more specifically in developing countries like Uganda devastated the learning crisis that already existed to the extent that 24 million learners globally (pre-primary to university level) may never return to school.

However, education is a lifeline for children not only in the crisis war-ravaged areas like Palestine but also in poverty-stricken countries like Uganda – yet deeply rooted inequities in Education simply worsened during the pandemic. Besides, historically education in Uganda by independence in 1962 was a key recipe the British bequeathed to the Ugandans although it was tailored with deeply cut-out fault lines between religious and ethnic communities (Boyd et al., 2022). Indeed, it was left in the control of protestants and Catholics for the benefit of their converts as Muslim children accessed Koranic schools that only taught Arabic-based literacy at the expense of the curricula offered in Christian schools. Moreover, such a systematic historical exclusion of Muslims along educational lines caused Muslims to lag for decades and the Muslim community at large disadvantaged in different spheres of life (Boyd et al., 2022). Therefore, based on the current worrying educational trends and historical arrangements, stakes to devise all means to keep Muslim children in Uganda and other countries in school to raise a guided tomorrow generation in varied ways are undertaken.

Indeed, the Islamic financial system across the world is currently exploring its Islamic social finance system to not only uplift those ravaged by poverty but also use institutions like *Zakat* and *Waqf* to appropriate funds that can help keep children in schools to fulfill the UNO fourth sustainable development goal (Hossain et al., 2024). Moreover, the Islamic social finance sector targets the vulnerable in communities that are on the verge of financial and social collapse with a hand up. This renders Islamic social finance tools like *Zakat* and *Waqf* very instrumental in achieving the objectives of the UNO as stipulated in SDG1 and SDG4 of 2015, as to be accomplished by the year 2030 (Weiss, 2022). Besides, Hossain et al., (2024) indicated that Islamic social finance (*Zakat*, *Waqf*, and Islamic Microfinance) plays a significant role in poverty alleviation more so in helping to mitigate the adverse effects of Covid-19. Besides, Islamic social finance is not only to attain respective SDGs but also for the general social well-being of Muslims in different communities across the world as the Muslim world spends between USD 600 and USD 1 trillion annually through *Zakat* and *Sadaq* (Hossain et al., 2024). Moreover, Islamic social finance tools enable Muslim communities to achieve social well-being in the short-term, medium-term, and long-term phases as illustrated in the model below.

Figure 1. Islamic Social Finance Value Optimization Model



Source: Hossain et al., 2024

Moreover, as reflected in the model, education is an achievement to be registered in the long run for Muslim communities through utilization of the Islamic social finance instruments like *Zakat*, *Waqf*, and *Sadaq*. However, Ahmed et al., (2015) indicated that most Ugandans are aware of *Waqf* and its roles in socio-economic development although most aren't aware that this is an ISF tool that can also be charged on movable assets like Livestock. Likely, *Zakat* and *Sadaq* in Uganda is still being perceived as mere charities whose objective is to relieve immediate financial disturbances like transport, fuel, and food for Muslims, and collectors (Sheikhs). Indeed, there is not yet a standardized system in Uganda for the management of *Zakat* as for long and still the duty of the Imams of different mosques to manage and distribute *Zakat* and *Sadaqah* (Hamzah, 2019). Moreover, on several occasions, the genuine *Asnaf* among the Ugandan Muslim communities have been left out and the proceedings are always misappropriated by the collectors despite that for long believers never staged concern about *Zakat* and *Sadaq* distribution as their role purely stopped at religious obligation fulfillment. Besides, most of the *Waqf* properties mainly trusted with the UMSC as left by the late Muslim President of Uganda Idi Amin Dada (1971-1979), were mismanaged, and mostly sold for personal gains by the UMSC executive headed by the Mufti (Weiss, 2020).

However, in recent years as the population of educated Muslims increased, efforts were made to challenge the status quo as regards the collection, management, and distribution of *Zakat* and *Sadaq* in Uganda together with *Waqf* property utilization for the benefit of Muslims' wellbeing. Therefore, as an alternative, a faith-based NGO was established in 2010 in the name of House of Zakat and Waqf Uganda (HZWU) with the objective of collection, management, and equitable distribution of *Zakat* and *Sadaq* to enhance the general social wellbeing of financially challenged Muslims in different parts Uganda through extending Capitalization for small business startups and keeping Muslim children from financially challenged backgrounds in schools (Hamzah, 2019).

This study therefore examines how the HZWU education department has been able to realize the targets of the SDG4 of the UNO for the Ugandan Muslim community as exemplified in forms of provision of quality education, making education affordable and accessible for mostly the marginalized in societies, and as well making education equitably extended to both boys and girls.

Indeed, Hamzah et al. (2019) indicated that HZWU activities align typically with the SDG4 though in his study he never explicitly showed how the education department of the organization achieves the outlined targets of the fourth goal and it is this gap that this study is trying to bridge as well. Indeed, findings show that the HZWU has been able to support the disadvantaged Muslim students within the Muslim minority communities in different parts of Uganda. Moreover, the organization has achieved this through providing scholarships to students in poor Muslim families. It has also provided scholastic materials to pupils in poor Muslim primary alongside establishing classroom structures to shelter learners in selected schools. For example, classroom blocks have been erected at Labonga Muslim Center and Degeya Muslim Primary School in the West Nile and Central regions of Uganda respectively. Besides, this study is significant as it highlights the achievement of the HZWU Education department toward Muslim education in Uganda specifically for other charitable organizations in Uganda and across the world to borrow a leaf. Besides, the potential of social finance instruments to intervene in the social challenges in a secular state like Uganda where Muslims are the minority is also highlighted. The study can also be a signal for Muslim leaders in Uganda to engage the government of Uganda and funders like the IsDB in championing the cause of financing Muslim Education through using the Education structure of the HZWU Education department.

2. Literature review

2.1 Development of Islamic social finance.

The Islamic financial system development has been gradual over the years and developmental efforts were directed at uplifting the level of the Islamic financial system (Ascarya et al., 2022). However, lately more so after COVID-19, the trend has been directed to develop Islamic social finance aggressively by different stakeholders after realizing how effective Islamic social finance was financially rescuing those who had by the pandemic (Raza, 2024). Indeed, today the Muslim world registers an expenditure between USD 200 billion and USD 1 trillion annually on Zakat and Sadaqah (Hossain et al., 2024). Besides, Islamic social finance is deemed to be the utilization of instruments like *Zakat*, *Infaq*, *Waqf*, and *Sadaq* to financially uplift societies' well-being – supplementing the humanitarian empowerment role they earlier used to serve (Majid, 2021). Indeed, these Islamic financial instruments have not only proved alternatives to conventional microfinancing, but they have also supported financial inclusion among Muslim societies (Tisdell & Ahmad, 2018).

Moreover, Islamic Social Finance in different countries has played a significant role in enhancing the social welfare of communities. Indeed, most OIC countries like Pakistan, Uganda, and others are facing financial challenges due to debt servicing obligations (Ayub et al., 2024). Therefore, the promotion of Islamic social finance is vital for such economies so that there is a sustainable economic avenue to foster community development and financial inclusion for all. Besides, Islamic Social finance tools like *Zakat*, *Infaq*, *Qard Hassan*, and *Waqf* proved resilient to the pandemic crisis in countries where they had firm grounding (Mohammed et al., 2020). For example, with Qatar, the pandemic challenge was escalated by the ongoing political blockade from her 4 neighboring countries and her commitment to host the 2022 FIFA World Cup. However, the excessive liquidity in the Qatar Islamic banks, Formosa Sukuk, *Waqf*, and *Zakat* had great strength to enable Qatar to regain economic stability (Mohammed et al., 2020). In Pakistan where there is both public and private *Awqaf*, promotion of higher education through *Awqaf* has highly been pronounced (Usman & Ab Rahman, 2021). Besides, private *Waqf* in Pakistan invests in real estate, the Islamic financial sector, and halal businesses where the returns are used to finance developmental and operational expenditures, supporting academic activities for students and staff (Usman & Ab Rahman, 2021).

Moreover, in the Malaysia state of Kedah through the Kedah state Zakat Board, it has been identified that Zakat distribution was instrumental in achieving the Sustainable Development Goals (Othman et al., 2021). Besides, ISF has not only been utilized to reduce hunger in Indonesia (Majid, 2021), but it has been further transformed into green financing to align well with the sustainability of the environment and the country's ecosystem (Faizi et al., 2024). Indeed, the green financing initiatives are reflected in socially responsible investments intended to improve the lives of people in communities where fundings are channeled into projects like clean energy, water conservation, forestry, and low-carbon technology. Indeed, ISF utilization in countries like Indonesia and Malaysia is instrumental and several research programs to develop models to better understand and tailor the tools are highly given priority.

For example, a corporate health Waqf was suggested in Malaysia as an alternative to sustaining good health for individuals in communities as health-related issues are a key challenge (Jamaluddin & Hassan, 2021). In Indonesia, studies are proposing models utilizing ISF tools especially Waqf to boost agriculture as Indonesia is an agricultural country. For example, Majid (2021) proposed *Salam-Muzara'ah* Linked Waqf in which Cash Waqf returns and Waqf lands be integrated into a model where the returns are used to cover Murabaha margin necessary for agricultural equipment and the lands are utilized in agricultural production. Indeed, ISF is an avenue that can be utilized to achieve Maqasid al-Shariah as its main is the general social well-being of communities (Belabes, 2021).

Besides, *Zakat* is the third pillar of Islam and obligatory for all those that have attained a certain amount of wealth threshold, an act of Ibadah that is primarily aimed at wealth redistribution and fostering social justice within the Muslim communities (Ahmed et al., 2015). Indeed, a deduction of 2.5% of an individual's total wealth and savings is subjected to his/her properties annually possessed in the form of cash, gold, silver, investments, and animals among others. It is a deduction of the haves that are collected and directed toward the *Asnaf* – identified in eight categories (Ahmed, 2004). Moreover, in such an arrangement of Ibadah and societal well-being, *Zakat* giving leads to wealth purification and the extension of compassion towards the less fortunate in societies. Besides, when utilized as a financing tool, *Zakat* has impacted poverty alleviation, financial inclusion, and improvement of the general social welfare of communities and thus a tool to achieve the SDGs, especially goals *No.1 and No.4*.

However, *Infaq* on the other hand is a significant financing tool of Islamic social finance complementing the concepts of *Zakat* and *Sadaq*. Indeed, *Infaq*, unlike *Zakat* is voluntary spending or charitable giving expressed daily in voluntary acts of kindness whose primary role is to support communities, alleviate suffering, and above all promotion of social welfare (Shirazi et al., 2009). This is achieved through the encouragement of believers to give generously beyond what is simply required as a way of expressing compassion and strengthening bonds within communities (Azrak & Edema, 2022). Moreover, the Quran 2:267 duly supports this where believers were promised immense rewards for their expenditure in the way of Allah. He says, "O you who have believed, spend from the good things which you have earned...". Relatedly, *Infaq* is everyday generosity that is a form of a lifestyle of giving not limited to specific obligations. It is exhibited in acts of kindness, helping neighbors, to broadly include supporting charitable causes as expressed in forms – financial *Infaq* (donating money or assets to those in need) and non-financial *Infaq* (offering time, skills, and resources to benefit others).

Besides, *Waqf* is an Islamic legal form of endowment that emerged around the 9th Century AD and was majorly aimed at the preservation of exclusive places like cultural and historical sites while providing social services following Islamic law. Indeed, *Waqf*, unlike *Zakat* which serves as a pillar of Islam (emphasizing charitable giving), is a sustainable and ongoing charitable fund that is a form of *Sadakat Jariyah* which continues benefitting others. Thus, *Waqf* under Islamic law is an inalienable charitable endowment that involves donating assets like buildings, land, or other property solely for

Muslim religious charitable purposes without any intention of reclaiming them (Sseremba, 2023). Besides, such assets are often dedicated to charitable trusts for development, management, and maintenance. The arrangement features the elements of *Waqif* (the donor) and the *Mutawali* (a trustee who manages the *Waqf* property in exchange for a share of the generated revenue (Shaikh et al., 2017). Indeed, the institution of *Waqf* as an Islamic social finance tool can also aid in providing financial intermediation services as private sector financial institutions are scarce and mainly cater to the people who can meet income-based lending. Moreover, the flexibility of *Waqf* regulations enables the *Waqf* institutions to serve beneficiaries directly or through financial institutions as well as provide a wide range of social services (Shaikh et al., 2017).

However, *Sadaq* in Islam are voluntary acts of kindness expressed towards others in the society without expecting anything in return. Besides, *Sadaq* translates as “righteousness” and *Sadaq* is not only limited to financial aid but even a smile or a helping hand is highly considered. In the Quran 2:261 Allah says, “The example of those who spend their wealth in Allah’s way is as the example of a grain which grows seven ears, in every ear a hundred grains.” The prophet also said that *Sadaq* extinguishes sin as water extinguishes fire. Indeed, *Sadaq* application in Islam can be expressed in funding microfinance projects aimed at creating jobs and reducing poverty, education (building schools and providing scholarships), healthcare, infrastructure development, and offsetting adversaries like pandemics among others. Moreover, as an ISF tool, *Sadaq* has not only through crowdfunding platforms enabled people to donate small amounts for specific projects to make a profound impact with limited resources, but also generally helped in promoting economic development and social welfare.

2.2 Islamic Social Finance in Uganda – a historical background.

The background of a systematic ISF in Uganda like elsewhere in the Muslim world is not prevalent. However, the practices of ISF tools like *Zakat* and *Sadaq* being practiced have existed for as long as Islam was introduced in Uganda in the 1840s (Kasozi, 1974). Indeed, Sheikhs of different mosques across the country always took the initiative of encouraging people to do *Ibadah* by paying *Zakat* and *Sadaq* thus undertaking the responsibility of collection and distribution of the collected proceedings without proper accountability. Indeed, believers have always been taught that *Zakat* and *Sadaq* payment is obligatory and the only way to purify their wealth as the proceedings in the end are used to help the financially challenged Muslims in the society. However, such a process of collection and distribution has not been guided by proper standards and regulations, and on most occasions, inconsistencies like low rates of collections and mismanagement of *Zakat* and *Sadaq* have been reported in different Muslim communities across the country (Hamzah, 2019).

However, the concept of *Waqf* among the Ugandan Muslim community is a concept that is understood as Muslim endowment for charity and other Islamic causes especially referring to land given in by prominent Muslims to their respective societies for the establishment of mosques, Muslim healthcare centers, and Muslim schools (Sseremba, 2023). Indeed, the development of *Waqf* property in the form of land gazetted for Muslim schools is traced to the establishment of the Uganda Muslim Education Association (UMEA) in 1944 which was formed to unite Muslim factions and to bring the Muslim community together to collectively benefit from the allocated land intended to uplift their education (Lo & Haron, 2016). Moreover, UMEA was formed under the patronship of the late Prince Al-Hajji Badru Kakungulu Wasajja to organize and run Muslim Education and was trusted with Muslim schools’ property with the general office located at Kibuli Hill (Kasule, 2022). Besides, under the regime of President Idi Amin Dada (1971-1979), the Uganda Muslim Supreme Council (UMSC) was a vehicle organization under the state patronship to bound the Muslim community together.

Indeed, Amin entrusted prime property in the form of *Waqf* across the country to the organization for the enhancement of Muslims' social welfare in Uganda (Lapidus, 2012). However, such property in recent years has been utilized for selfish interests by the UMSC administration and most of it has been sold off against the will of the Muslim community in Uganda (Graf et al., 2018). Indeed, in response to such actions of gross property mismanagement and the increased levels of education among Muslims in Uganda, Muslim Civil Society Organizations like UMEA, Makerere University Muslim Students Association (MUMSA), and Uganda Muslim Youth Assembly (UMYA) have taken on activism role to safeguard the rights of Muslims and Muslim property in a formal way as deemed by the State (Graf et al., 2018).

2.3 House of Zakat and Waqf Uganda (HZWU) Organization.

House of Zakat and Waqf Uganda (HZWU) a registered Muslim organization, a company limited by guarantee was established in 2010 and its official operations were realized in 2011 (Hamzah & Muhammed, 2021). Its major objective is to facilitate the fulfillment of the 3rd pillar of Islam by Ugandan Muslims whilst systematically managing the collected funds for the Muslim community's well-being through realizing transparency, accountability, professionalism, and community interest (Shirazi et al., 2009). Indeed, as a non-denominational and non-profit organization, HZWU has undertaken to execute a range of roles for the enhancement of Muslims' social welfare even in times of crisis. For example, during the Covid-19 pandemic when Ugandans were financially handicapped, the HZWU introduced the "*Zakat* food care program". The arrangement was aimed at extending food assistance to the low-income Muslim communities through providing food packages and to this effect, 60 tons of maize, wheat flour, sugar, and beans were distributed to 6000 families in 20 districts transporting them door to door (Hamzah, 2019).

Besides, other roles undertaken by the organization are inclusive of occupational skills development and transfer, provision of capital for small business startups, development and provision of health care facilities and majorly supporting the education of Muslim children from financially constrained families (Hamzah & Muhammed, 2021). Indeed, the organization attaches extra importance to the aim of educating the disadvantaged Muslim children in the Ugandan societies as it established a full Education Department to take care of the objective (Hamzah, 2019). Besides, the statistics from aid application stand that overall, 7 out of 10 applicants are more inclined to seek help for tuition fees, scholarships, and bursaries (Hamzah, 2019). However, the HZWU Education Department has played a key role in equitably keeping many disadvantaged Muslim students in formal education at different levels. Moreover, the Education Department is headed by Al-Hajji Dr. Ibrahim Matovu a retired vastly experienced educationist in Uganda - who served as Headteacher of Kawempe Muslim Secondary School and Kibuli Secondary School the two prominent Muslim institutions in the country (Batte, 2022). Indeed, the HZWU through the Education Department can be singled as an organization that has also helped in realizing the UNO Sustainable Development Goals, especially the SDG4 (*Ensure inclusive and Equitable Quality Education and promote lifelong learning opportunities for all*) in Uganda at large through highly prioritizing education (Hamzah, 2019).

3. Research methodology

This study is qualitative. It critically reviews the existing literature and provides descriptive data to present its main ideas. The literature reviewed is inclusive of articles downloaded from the Scopus database, Google Scholar, and News articles about HZWU. However, given the limited literature specifically currently available on the House of Zakat and Waqf Uganda organization, official

organization platforms like Facebook and YouTube were utilized to get more information. This was done with the professionalism of the researchers who were able to analyze and identify several ways in which the HZWU through its education department has been able to achieve the SDG4 targets of provision of quality education, equitable and meant for both boys and girls, and accessible as well as affordable. Besides, the authors analyzed the contents of Google and Newspaper articles by critically assessing the information on key indicator terms like HZWU, Education, and Muslim minority community in Uganda. Therefore, the authors were able to arrive at deductions concerning the contribution of the Education department of the HZWU to aiding the Education of the minority Muslims in Uganda. Moreover, article information was limited and could not aid in exhaustively answering the study's objective, and thus utilization of the organization's official social media platforms (YouTube and Facebook) for more findings. Besides, the authors were able to transcribe information from various interviews carried out on the HZWU educational aid beneficiaries that explicitly indicated a pivotal contribution of the HZWU contribution through the Education Department. Besides, the findings were further assessed aligning them with the SDG 4 goal where the conclusion indicated that the HZWU was able to achieve the 3 targets (quality education, education accessible and affordable for all, and education provided equitably for both boys and girls) of this goal for the Muslim communities they accessed in varied parts of Uganda. However, they achieved these targets unintentionally because it was not reflected anywhere in the literature and from the social media uploaded information.

4. Results and discussion

In 2015 the UNO set 17 Sustainable Development Goals (SDGs) for the world to be achieved by the year 2030 (SDG Report,2022). The fourth of these Goals (*Ensuring inclusive and Equitable Quality Education and promoting lifelong learning opportunities for all.*) is the concern of this paper about the Education Department of HZWU in providing education for all different categories of Muslim students at varied education levels in Uganda. However, under the SDG4 are stipulated targets that ought to be successfully achieved while pursuing its practical execution. Indeed, such targets are, Quality education, the Education should be accessible and affordable, and the education should be essentially free for both boys and girls – tailored on equitable terms in both primary and secondary school levels (Hamzah, 2019). Besides, to make findings clear for readers, we are analyzing the specific targets in respective paragraphs, highlighting how they have been achieved through the Education Department of HZWU.

4.1. Quality Education

The SDG Report 2022 indicated that COVID-19 deepened the crisis in education with severe disruptions like prolonged school closures, and entrenching inequalities in education among others – which put governments of different to grapple with the education system. Indeed, the pandemic challenged the systematic reopening of schools globally and highly put education quality which was so lacking in low-developed countries like Uganda at stake (SDG Report, 2022). The students in Muslim communities in different parts of Uganda were not exceptional to such challenges and government interventions were not forthcoming. Besides, NGO players like HZWU through its education department have in different ways intervened to possibly maintain balance in the quality of education for Muslim students as an SDG4 target requirement. Moreover, in 2020 Sheikh Mahmood Kibaate, a senior official at HZWU indicated that 600 scholarships were distributed to both secondary and higher institutions of learning (Nakirigya, 2020). Besides, he further showed that

HZWU through its Education department dedicated 300 of 600 scholarships to different Muslim students to specifically pursue higher education at the Metropolitan International University and the Islamic University in Uganda.

Besides, Muslim students facilitated through the Education Department of HZWU at the Advanced secondary level get the opportunity to join prestigious Uganda government universities that provide competitive education on Uganda government scholarships after excelling well in their UACE examinations. In an interview with an HZWU official posted on the official organization's YouTube channel on 15/03/2021, Acidir Abdul-Kareem, (2021) an HZWU beneficiary at Advanced level indicated that “*HZWU supported my Education at A' level to pursue Biology, Chemistry, and Mathematics at Kasawo Islamic Secondary school where I managed to get 16 points out of 20. I was admitted on Government scholarship in Muni University offering Bachelor of Science with Education-Biological....*”

Indeed, quality education fosters long-term resilience within communities, and to this effect, HZWU through the education department goes a step further (Hamzah et al., 2024). The organization has made several collaborations and secured international scholarships from universities in countries like Malaysia to intellectually uplift disadvantaged Muslim students from different parts of the country. For example, in December 2023, Nalule Aisha, Nampeera Mariam, Kyazze Mufiidah, and Buyozi Abdallah graduated with bachelor's degrees from Albukhary International University Malaysia (HZWU Facebook page, 2023).

4.2. Education should be accessible and affordable

The HZWU organization through the education department initiated a *Sadaq* program of “drop a coin box” that is ongoing in most Muslim secondary schools in Kampala city where students contribute towards financial assistance for their fellow disadvantaged students across the country. Indeed, requests for educational aid are immense on *Zakat* collections alone, and challenges to attaining education range from failure to have means to access schools, partial termly fees payments for some to complete drop out from schools for the orphaned and socially challenged students (Hamzah, 2019).

Besides, the education department of the organization undertakes to achieve this target of SDG4 through devising *Sadaq* programs as well where many challenged students with urgent educational challenges have been bailed out. Umar Ssenyondwa, (2021) in an interview with the HZWU official indicated that through the *Sadaq* program arrangements of the HZWU education department, he was able to secure a bicycle that enabled him easily to access his school on time without walking a longer distance. Indeed, the education department was able to bail him further by clearing his fees balance of UGX1.06M enabling him to sit his final Uganda Advanced Certificate of Education (UACE) examination, helping him offset his desperate situation of fear of dropping out of school without a UACE certificate.

Besides, HZWU through the education department has reached out to more disadvantaged Muslim communities, especially in the West Nile region, and established classroom structures to enable students in such areas to get an opportunity to access affordable education within their communities (HZWU, 2021). Moreover, at Labonga Muslim Center in Yumbe district in West Nile, where learners were studying under a tree, the annual *Zakat* distribution for the year 2021/2022 allocated this center UGX300M for the construction and supervision of a classroom block. Indeed, such saved Muslim learners to access Christian schools the only ones established and very distant as well.

4.3. Education be free for both boys and girls and accessed on equitable terms.

The HZU through the education department also carries out outreach programs in different schools and officials get to talk and encourage all students to stay in school and open up to their peers concerning challenging situations (Matovu, 2021). Besides, the financial aid extended to disadvantaged Muslim students in the form of scholarships, bursaries, urgent Sadaq tuition aid, and scholastic materials among others, are all offered equitably considering boys and girls from different Muslim communities across Uganda. For example, in 2020, of the 300 scholarships given to students to pursue higher education in Metropolitan International University and Islamic University in Uganda, the most beneficiaries were girls (Nakirigya, 2020). Moreover, the education department systematically undertakes measures like engaging relatives of the beneficiaries to ascertain that such are eligible for financial aid to navigate through their studies.

5. Conclusion

Challenges to attaining education, especially in developing countries like Uganda are immense and were only exacerbated by Covid-19. Most of these are financial challenges like poverty and unemployment whereas others are social challenges like broken families due to domestic violence (Azrak & Edema, 2022). For some families in Uganda, there is a challenge where parents hail from different faiths that is currently on the rise, with such emerging social challenges, many children have become victims of school dropout because of disagreements between parents over which schools the children should attend and which faith to profess. Indeed, coupled with limited funding from the government and poor infrastructural setup in schools has highly limited the achievement of the desired targets under SDG4 for countries like Uganda (Hamzah, 2019).

As a way of bridging the gap, the HZU education department has tried but is immensely overstretched due to limited means as funding is entirely dependent on voluntary contributions from Muslims irrespective of their age and status. Indeed, "Drop a coin in a box" *Sadaq* programs are directed at students in different Muslim schools as a supplement arrangement to other HZU education programs like securing international scholarships for disadvantaged Muslim students. Therefore, other NGOs well structured, managed, and governed like HZU, should come in to aid the funding of Education for Muslim minorities in Uganda based on transparency and equitability to ensure that realistic beneficiaries access educational aid. Indeed, many Muslim students in different parts of Uganda can hardly access schools in their localities due to transport difficulties. Moreover, for others who seem relatively near to such schools with Universal Primary Education (UPE) and Universal Secondary Education (USE), their parents can hardly afford scholastic materials (books, pens, school bags) that can facilitate their stay in school. Moreover, such challenges have not been structurally addressed by the government leading to an increased school dropout rate in Uganda specifically within the Muslim community. However, the Education Department of the HZU has made efforts to address such a category of students as well as to enable them to access free education in government schools. Indeed, the HZU campaign has been toward calling for *Sadaqah* contributions towards buying bicycles for students who can hardly reach school in time, as well as championing *Sadaqah* efforts of extending scholastic materials to disadvantaged students at every start of academic school terms and during their course as need demand.

Significantly, the study is a key reflection for stakeholders in the Ugandan Muslim community to consider undertaking the utilization of Islamic social finance instruments like *Zakat* and *Waqf* to achieve financial inclusion, poverty alleviation, and inclusive education for disadvantaged communities in Uganda. The HZU as an organization should also consider tailoring the provision

of educational aid to beneficiaries more specifically using means aligned with achieving the SDG4 targets. Besides, Islamic banking was introduced in Uganda recently in 2016 and the focus is still directed on the utilization of Islamic commercial system for profit maximization by stakeholders. However, non-profit institutions like HZWU's contributions through social welfare improvement (provision of food rations, education aid, and provisions of startup capital) should be highlighted significantly as portrayed in this study. Besides, this should be a steppingstone for the HZWU management and other Muslim relief organizations to reflect on the possibility of utilizing Islamic social finance tools especially *Zakat*, *Waqf*, and *Qard Hassan* to extend financial to the poverty-trapped Muslims (Shirazi et al., 2009). This in return will aid efforts of forming a self-sustaining Muslim population that can in return financially contribute back to the organizations thus enabling them to reach out to wider communities in the country. Indeed, Uganda's program of poverty alleviation can be handled with the use of instruments like *Zakat* to buttress other government programs if well integrated (Shirazi et al., 2009). Therefore, the Ugandan Ministry of Finance can embark on exploring the possibilities of utilizing social financial tools to aid poverty alleviation starting with the financially excluded Muslims as a sample of their surveys (Ahmed, 2004). Besides key Muslim leaders in Uganda can utilize the study findings to further explore the financial possibilities of Muslim organizations under their control to restructure and strategically build them for the betterment of Muslim lives in Uganda as they buttress the efforts of HZWU.

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