
AN EXPOSITION OF ISLAMIC SOLUTIONS TO CHALLENGES FACING MUSLIMS IN TARABA STATE (1991-2021)

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Abstract: Taraba State is heterogeneous consisting of several ethnic groups with divergent historical origins, cultural activities, and religious belief systems. The different communities actively participate in collective endeavours such as agriculture and developing essential infrastructure including culverts, houses, and schools. However, after the creation of the State, the atmosphere of harmonious coexistence started to shift towards hostility. The study aimed at the comprehensive exposition of Islamic solutions to challenges facing Muslims in Taraba. This study's primary and secondary data were derived principally through structured interviews, participatory observation, and analysis of documentary sources. The study made some significant findings, including a cordial relationship between Muslims and non-Muslims. The challenges identified include internal divisions, limited political influence, self-centeredness and animosity within the Muslim community, flawed approaches of some scholars, and a decline in moral values among Muslims. Ethnic identity, indigeneity, and minority issues also contribute to the challenges. To address these challenges, the study recommends efficient Da'wah activities, the establishment of unified leadership, the revitalization of moral teachings, and the implementation of Islamic endowment (Waqf) practices. The effective implementation of these recommendations can help mitigate the challenges faced by Muslims in Taraba State.

Keywords: exposition, harmonious, challenges, coexistence, solutions.

INTRODUCTION

Islam penetrated and spread into the various communities of Taraba State between the Eighteenth and first decade of the Nineteenth centuries while the date of arrival of Christianity was around the first decade of the Twentieth century. The period of the introduction of Islam into what became Taraba State has been determined from the time of its arrival and penetration into Wukari, the establishment of Muri Sub-Emirate, the establishment of Gashaka Sub-Emirate and the spread of Islam into Donga, the Chieftdom of Chamba. The two religions: Islam and Christianity gained considerable adherents, resulting in the current multi-religious character of the State. Islam co-exists with either African Traditional Religion or Christianity or both in the majority of the communities in Taraba State. There is hardly any family, in all the ethnic groups in Taraba State, that does not have some of its members confessing one of the three religions represented in Taraba State [1].

The Muslims were strong, especially as related to the socio-economic and political prospects of their respective areas in the past. However, from 2003 to 2020, the strength of the Muslims began to decline due to their division along political, ethnic, sectional, and in some cases organizational/sectarian' affiliations. The internal rifts and disputes arising from chieftaincy disagreements and struggle for supremacy, lack of cohesive power, internal cracks and divisions on trivial issues, lack of patriotism, the pursuit of vengeance, illiteracy, lack of exposure, fear, greed among many others bewildered the socio-political and economic status of Muslims in Taraba State [1].

There was mutual respect and understanding between Muslims and non-Muslims, especially from 1991-2003, to an extent the groups stayed in the same areas with good neighbourliness. Muslims and non-Muslims engaged in communal activities such as communal farming, and the construction of culverts, houses, and schools, which promoted peaceful co-existence. It was this kind of relationship of respecting one another that made it easy for non-Muslims to accept Islam. Continuously, some families had both Muslims and non-Muslims; as a result of this, they relate well and become involved in each other's ceremonies, especially marriage, naming, and cultural activities. This closeness and cordial co-existence protected the locality from unnecessary conflict and social degeneration [2].

The inter-group relations between Muslims and non-Muslims, up to the first decade after the creation of Taraba State, could be described as good, lovely, very cordial, and interesting. There were instances where Muslims gained gestures from non-Muslim relatives and the faith of each was respected. This was attributed to the fact that the economic, social, spiritual, moral, and political activities of the Muslims were cohesive and highly cherished by the non-Muslims [3]. However, the appearance of various tribal and regional groups/associations threatens initial love, cooperation, and harmony witnessed even among the Muslims in the State [4]. The mutual understanding and love among Muslims themselves and others gradually disappeared.

Consequently, what entangles the Muslims in the State currently is tribalism and ethnocentrism. Indeed, tribal sentiment, selfishness, and sectionalism greatly threaten the social integration of the Muslims, which in turn pave the way to incessant tribal conflicts even among the Muslims themselves in the State. The cordial and friendly relationship between Muslims and non-Muslims has been replaced with hatred and unfriendliness; to an extent, a minor mistake results in a religious crisis [5].

The hierarchy of social order and calmness was somehow disturbed from many angles; namely, tribal, religious, political, and even sectional. What could be said to have brought about this was the design and composition of the groups that made up the State. Secondly, politics, and thirdly, the issue of self-actualization among numerous ethnic groups of the State.

METHODOLOGY

The study utilized a diverse range of data collection methods including oral interviews, participatory observations, structured interviews, and discussions. Both primary and secondary sources were gathered from conventional libraries and written materials such as official publications, reports, books, articles, theses, dissertations, and newspapers [6]–[10].

Extensive fieldwork across Taraba State involved visits to Muslim communities, organizations, academic institutions, hospitals, and government offices. Additionally, various libraries including those at tertiary institutions like Bayero University, and Taraba State University, and collections from individual Muslims and Muslim organizations were accessed for relevant written sources.

Table 1. Research Methods

Component	Description
Title	An Exposition of Islamic Solutions to Challenges Facing Muslims in Taraba State (1991-2021)
Methodology	The study employed multiple data collection methods, including oral interviews, participatory observations, structured interviews, and discussions.
Primary Data Sources	Data collected through fieldwork, direct visits to Muslim communities, organizations, academic institutions, hospitals, and government offices in Taraba State.
Secondary Data Sources	Data obtained from conventional libraries and written materials such as official publications, reports, books, articles, theses, dissertations, and newspapers.
Fieldwork Locations	Extensive fieldwork conducted across Taraba State, including visits to Muslim communities, academic institutions, hospitals, and government offices.
Library and Archival Research	Research conducted in libraries of tertiary institutions such as Bayero University and Taraba State University, as well as collections from individual Muslims and Muslim organizations.

RESULTS AND DISCUSSION

An Overview of Major Challenges Facing Muslims in Taraba State

The vision of Islam is to have a community that is united, strong, prosperous, and healthy; spiritually, socially, politically, and economically as well as technologically. The leadership of the Ummah shall operate based on truth, justice, and fairness. Muslims must be guided by Islamic values to realize the strength of achieving the desired objectives. This in turn will help them face the challenges of development and the establishment of a community guided by the Qur'an and the Sunnah, which is free from all forms of nepotism, joblessness, illiteracy, poverty, ineptitude, and hooliganism [11].

However, after the creation of the Taraba State, greed for power brings division and prevents Muslims from being one united force in the State. Mistrust and lack of confidence become the dominant features of the Muslims in the State [12]. The challenges facing Muslims since the creation of Taraba State are numerous, among which:

Disunity and Lack of Cooperation

The Muslims are divided into sects and religious organizations. This stalled their struggle to attain political unity and success. Leaders and politicians were not willing to unite their followers under a united and strong front as the case of the non-Muslim counterparts. The Muslims were strong in all spheres of life in the past because of unity and cooperation, which are lacking now. Certainly! The issue of disunity and lack of cooperation among Muslims has significant implications for their collective progress and influence. When Muslims are divided along sectarian and organizational lines, their ability to work towards common goals and effectively address challenges becomes compromised [13]. Political unity is crucial for any group or community to have a strong and influential voice in shaping policies and advocating for their interests. However, the lack of unity among Muslim leaders and politicians hampers their ability to present a cohesive front and mobilize their followers effectively. This weakens their position when engaging with their counterparts who may have stronger unity and cooperation within their ranks in the State.

Materialistic Tendency Some Scholars and Leaders of the Islamic Organization

Scholars and leaders of Islamic organizations were accused of focusing on material gain rather than working for enlightenment, sensitization, and mobilization of followers in the right direction in all spheres of life. This trend renders the Muslims powerless in Taraba State, especially the remote areas. As such it becomes difficult for the Muslims to win any meaningful elective position despite their potential number [14]. It has become the habit of some Muslims, even among scholars and leaders of Muslim Organizations, to place a preference for material gain over Islam in the State [56]. These constitute a serious threat to the political strength of the Muslims, which renders them defenceless in the State [15].

There were other scholars accused of campaigning for a candidate using improper assessment without workable knowledge of outstanding legal issues. For example, in 2019

a candidate was endorsed by a group of scholars who was later disqualified because of age discrepancies in his documents [16].

Ethno-Religious Crises

Incessant conflicts constitute part of the issues that are of grave concern in Nigeria as a whole and Taraba State in particular. It has become the most repetitive phenomenon in national, state, and local scenes and has saturated the past and recent times. The existence of mutual suspicion and lack of cordiality among various ethnic elements and religious formations breed ethnic rivalry and religious intolerance leading to clashes at the slightest provocations [17]. Conflicts, generally, happen with specific triggers, which may be interpersonal, communal, ethnic, or even religious. The series of conflicts in the State are ethno-religious because of the actors' ethnic or religious inclination. The division based on languages and ethnicity generates a major challenge threatening the unity of Muslims. The causative agents of division and unity like envy, malice, intolerance, slanders, and backbiting induced the Muslims to partake in perpetual ethnic conflicts in numerous localities of the State [18]. The division of the Muslims along ethnic and sectional lines is experienced in most parts; including the State capital. However, the most recent was what happened in Sardauna Local Government Area in 2017 between the Fulbe and Mambilla ethnic groups during which Muslims, mostly killed themselves because of ethnic identity [19].

The Decline of the Public Image of Muslims

The Muslims, especially the youths, partake in vices of all forms of criminality that result in portraying the Muslims as bad and have been stigmatized by the non-Muslims in most of the villages across the LGAs of the State [20]. Curiosity and vulnerability of youths had pushed a number of them to engage in drug abuse. This tendency is more pronounced among youths in Jalingo the State capital. The youth find taking drugs to be pleasant and therefore, resort to using them until they become addicted. This leads to numerous criminal activities such as political thuggery, kidnapping, robbery, banditry, rape cases, assault, and inter-group fights (Sara-Suka) between youths of different groups in the State. There were fifty-three groups (Base) of youths engaged in numerous criminal activities and thirty-three points of sales of illicit drugs in Jalingo [21].

Revert Management

The Management of revert is one of the aspects of da 'wah that is faced with manifold challenges in Taraba State, which involves the converts, the preachers, and the general public (Ummah). For example, one mistake in revert management flags a way for reversion or apostasy of the revert. The revert is mostly confronted with numerous challenges that include rejection and ejection by the family and constant threats from the missionary outfits in the State. This usually leads to stigmatization from the kinsmen on one hand and feeling of inferiority complex by the revert while amid the Muslim population. Social integration into the Muslim community becomes a serious challenge to the revert [22].

The female revert find it difficult to get husbands and even those who are married sometimes face challenges from the families of the husband; calling them with derogatory words like "Batubakiyya (Repented), Kabila (non-Fulbe or Hausa), and so on". In some instances, their children suffered neglect from the Muslim community. There are instances where children of such female revert, after the death of the father, were taken by the non-Muslim relatives of the mother, thereafter making them renounce Islam. Male Muslims face similar rejection when it comes to the issue of marriage [23].

Educational Backwardness

This is a phenomenon of the less advantaged States much more in Taraba State. Most of the problems of development relate to the low level of education of the population of the State in general and of the Muslims in particular. The problem is even more pronounced with children whose parents are not or are less educated. It is easy to draw the inference that illiterate parents most likely do not see the importance of providing education to their children [24]. Although the Muslims seem to be demographically in the majority in Taraba State, the structure of the civil service is dominated by the non-Muslims. Apart from segregation revealed by some informants, the challenge of educational backwardness of the Muslims is the major factor. The attitude of the two communities (Muslims and non-Muslims) toward education is at variance, especially on the standard, quality as well as on competence of staff delivery. Orientation, guidance, and counselling among Muslims are very weak and this affects the selection of areas of need and priority. This equally affects the building of human resources, which creates chances of a shortage of professionals among Muslims [25].

Political Marginalization

Muslims and non-Muslims engage in political and socio-economic activities together as stated earlier. The relationship soared; hatred, animosity, and conflicts began to surface due to injustice, marginalization, and imbalance in political appointments, provision of basic infrastructure, and employment against the Muslims by the non-Muslims in the State [26]. It is explicit that today, employment in State and Local Government services is always targeted towards the non-Muslim population by some of the non-Muslim political actors owing to ethnic biases from holders of public offices [27]. Muslims are gradually deprived of opportunities to serve in civil service. The recent recruitment has shown that Muslims are considered or treated as settlers or non-indigenes [28].

The political challenges facing Muslims in Taraba State are many but the most frustrating is the issue of lacking a strong political leadership that could facilitate effective mobilization on voters' registrations, collection of voters' cards, campaign exercises, voting, mobilizing human and material resources before, during and after election exercises at all units and levels in the State [29]. Most of the problems associated with the political activities of the Muslims in the State start with indifferent attitudes toward voter registration and voting from the general public among the Muslims [30].

Indigene and Settlers Issues

The question of indigene and settlers has taken a dimension where in most of the cases nowadays Muslims, especially Fulbe and Hausa are referred to as non-indigene in the State. Muslims, in some instances, are excluded from occupying certain positions or contesting for election in some parts of the State. Plots of lands initially belonging to the Fulbe and Hausa ethnic groups were confiscated and allocated to another ethnic group, the non-Muslims in particular, for farming. The historical background of the Muslims of the areas (Fulbe and Hausa) has been relegated even though, most of the non-Muslims occupying government positions in the area were educated under the care of the same Muslims, now said to be non-indigenes [31].

The foregoing reveals that Muslims lack strong leadership that will galvanize human and material resources to achieve collective goals. Muslim scholars and politicians seem not to care seriously about the welfare and well-being of the Muslims in the State. As a result, there is little or no cooperation amongst Muslims while some of the scholars and politicians opt to greed for materialism and political power in place of religion.

Solutions to Challenges Facing the Muslims in Taraba State

Having identified the major challenges facing Muslims, it is natural to proffer solutions to the challenges. In this regard, the solutions include but are not limited to the following:

Propagation of Islam through Effective Methodology

The conventional preachers in Taraba State, under different Muslim organizations, gave little or no regard to the Qur'anic injunctions directing Muslims to call with wisdom and beautiful preaching and argue in the best manner. Wisdom was replaced by open attack and confrontation; beautiful preaching was replaced by insult and disrespect of religious leaders past and present. This gross violation of the ethics of preaching greatly divided the Muslims apart in the State [32]. Nevertheless, it is sufficient to mention the general principles from the Glorious Qur'an for this purpose. Allah (S.W.T.) says: Invite (mankind O Muhammad) to the way of Your Lord (i.e., Islam) with wisdom (i.e., with the Divine Revelation and the Qur'an) and fair preaching, and argue with them in a better way. Truly, your Lord knows best who has gone astray from His path, and He is the Best Aware of those who are guided [33].

Allah also says: Go both of you, to Fir'aun (Pharaoh), verily, he has transgressed (all bounds in disbelief and disobedience and behave as an arrogant and as a tyrant) and speak to him mildly, perhaps he may accept admonition or fear (Allah) [34].

Similarly, Allah says: And argue not with people of the Scripture (Jews and Christians), unless it is in (a way) that is better (with good words and in a good manner, inviting them to Islamic Monotheism with His verses) [35].

It is appropriate for scholars and organizations to consider one another as partners sharing the same and common objectives of preaching to people about Islam. They should be on the same track despite their differences in theological inclinations, methodological approaches, and followership of schools of thought and sects. The trend of theological differences between Tariqah and Izalah or even among the Izalah adherents, which has ended in dividing the Muslims to an extent that some Muslims consider non-Muslims better than other Muslims is a matter that needs urgent attention [57].

The subject matter of da 'wah should focus on al- 'Aqidah (belief system), Shari'ah (law), and Akhlaq (moral conduct). This covers faith, law, conduct, and transaction of the total life of the individual Muslim and the generality of humanity. It is with the knowledge of devotion that Muslims will know how to pray correctly and offer Zakat and Sadaqat in line with the dictates of Islam [36].

There are numerous strategies at the disposal of scholars, organizations, and other propagators of Islam. Therefore, Islamic preachers and scholars need a good strategy to achieve their objectives in all areas of da 'wah activity ranging from writing, lecturing, discussing, and debating as well to the use of communication industry that involves print media, electronic media, computer and Internet services.

Building a Unified and Cohesive Leadership

One of the major challenges facing Muslims in Taraba State is the lack of a unified and strong spiritual, political, and social leadership. Muslim candidates lost elections, especially in the 2015 and 2019 gubernatorial elections in the State due to a lack of binding political base and misleading voices of those who claim to be leaders. Because of this, there is a need to have a strong religious and political leadership that will begin a sustainable campaign on unity, understanding, and tolerance on matters affecting the socio-political strength and economic activities of Muslims in the State [37].

The Muslims must participate fully and apply every resource and wisdom at their disposal to have pious leadership. It becomes necessary to work for the reorganization of multiple allegiances of the Muslims to different Muslim organizations at all levels for the attainment of a unifying authority in the State. Operating under the platform of numerous

organizations cannot be regarded as unity and the success of Muslims anywhere lies in the unity of purpose and action [38].

Taraba State Muslim Council, Jalingo should work with the leaders of all Muslim organizations in the State under the umbrella of one single leadership as partners in progress. They should work as a team with one another in areas of political agreement and in areas of disparity to forestall winning subsequent elections in contrast to the case of 2007 to date [39]. Several verses of the Glorious Qur'an describe the kind of leadership needed for sustainable development in all communities. It suffices to mention the following two verses from Surah of Al-Anbiya and Surah Al-Hajj; And We made them leaders, guiding (mankind) by Our Command, and We revealed to them the doing of good deed, performing Salat (Iqamat-as-Salat), and the giving of Zakat and Us (Alone) they were worshippers [40].

Muslim scholars and leaders of Muslim Organizations should fashion a way of collaborating with the Muslim Emirs/Chiefs in having a unified, responsive, and cohesive leadership for the Muslims in the State. Strong leadership will help in reducing the challenges facing the Muslims, particularly in Taraba State and generally in Nigeria and the world at large.

Reintegration of Islamic Value System in Society

Muslims should be conscious and sincere to Allah in all actions by shunning away from greediness and materialistic tendencies to which their failure is mostly attributed. Much love for worldly materials led some Muslims, even among the scholars and leaders, in the State to compromise their faith for non-suitable candidates for elective positions [41]. Resuscitation of moral values and correct Islamic teachings among the Muslims will lead to the restoration of the lost glory of the Muslims in the State [42]. The basis of this can be derived from the general principle of the following verses of the Glorious Qur'an. Allah says: O you who believe! Do your duty to Allah and fear Him. And seek the means to approach Him, and strive hard in His Cause (as much as you can), so that you may be successful [43].

Similarly, Allah says: O children of Adam! If there come to you Messengers from amongst you, reciting to you My Verses, then whosoever becomes pious and righteous, on them shall be no fear nor shall they grieve [44].

It is with strict adherence to the laws of Allah that the Muslims' position will be raised with higher esteem and dignity. It was as a result of the high level of piety in the life of the Muslims of the past that Allah bestowed them with the power and privileges of leading people of numerous ethnic groups. But the situation changes at present because the fear of Allah is lacking [58].

Muslim scholars should revive the fear of Allah in the lives of Muslims in the State. It is the fear of Allah that will curtail them from committing all forms of vices and direct them to do the right things. Indeed, praiseworthy moral values like humbleness, generosity, truthfulness, simplicity, selfless struggle, honesty, perseverance, and other morally accepted values can easily be revived in the life of Muslims with the revitalization of taqwa (fear of Allah) among them [45].

There are instances of how communities in the past were punished and destroyed by Allah due to their disobedience to the laws of Allah in the past. The following are some of the verses: (What is the matter with you?) When a single disaster smites you, although you smote (your enemies) with one twice as great, you say: "From where does this come to us?" Say (to them), "It is from yourselves (because of your evil deeds)." And Allah has power over all things [46].

Evil (sins and disobedience to Allah) has appeared on land and sea because of what the hands of men have earned (by oppression and evil deeds), that He (Allah) may make them

taste a part of that which they have done, so that they may return (by repenting to Allah and begging His pardon) [59]. And whatever misfortune befalls you, it is because of what your hand has earned. And He pardons much [60].

Since Allah punishes people for committing atrocities, the solution is the return to Allah through true repentance and doing good deeds. The total return to the teachings of Islam in the daily activities of Muslims is a matter of utmost necessity. Honesty and sincerity are two formidable traits, which every Muslim is expected to imbibe for the realization of transparency, rectitude, and thoroughness in the entire human endeavour. Allah says: Verily, Allah commands that you should render back trusts to those to whom they are due; and that when you judge between men, you judge with justice. Verily, how excellent is the teaching that He (Allah) gives you? Truly, Allah is ever All-Hearer, All-Seer [61].

To this end, Muslims must imbibe the moral values of Islam in general and be honest and sincere in leadership style and in dealing with partners in transacting business activities. Non-Muslims in the past accorded respect and honour to Muslims because of honesty and sincerity in their entire spheres of life.

Revitalization of Unity among the Muslims

The Muslims should unite themselves and work with a clear vision toward achieving their goals irrespective of their sects, organizations, tribes, and sections of the State [62]. This is in line with the saying of Allah;

And hold fast, all of you together, to the rope of Allah (i.e., this Qur'an), and be not divided among yourselves, and remember Allah's favour on you, for you were enemies one to another but He joined your hearts together, so that, by His Grace, you became brethren (in Islamic Faith), and you were on the brink of a pit of Fire, and He saved you from it. Thus, Allah makes His Ayat (proof, evidence, verses, lessons, signs, revelations, etc.) clear to you, so that you may be guided. Let there arise out of you a group of people inviting to all that is good (Islam), enjoining Al-Ma'ruf (i.e., Islamic Monotheism and all that Islam orders one to do) and forbidding Al-Munkar (polytheism and disbelief and all that Islam has forbidden).and it is they who are successful. And be not as those who divided and differed among themselves after the clear proofs had come to them. It is they for whom there is an awful torment [47].

With all the challenges facing Muslims in the State, if they would come together and be one in strong unity; most of the issues would be bygone episodes [63].

There should be a paradigm shift in approach to unity from organizational or sectarian unity to unity of the Muslims in general. Muslim organizations should play a vital role in facilitating mutual understanding between Muslims of different sects rather than championing the cause of individual organizations or sects. It is important to note that, as long as the Muslims refuse to be united under a strong platform it will be difficult for them to restore their socio-political and economic strength [48].

In essence, the Muslims must relate among themselves in harmony to achieve immeasurable success with positive impact, which will pave the way for the desirous Muslims' unity in the State.

Restoration of the Islamic Brotherhood

Muslims should come together free of tribal and sectional differences, and all affiliations to tribal associations in whatever capacity must be discarded. Preference should be given to Islamic brotherhood to any other form of closeness. The Muslims must free themselves from ethnic dogmatism, which is responsible for most of the ethnic conflicts in the State [49]. Despite the acceptance of Islam by the numerous ethnic groups, still they are considered second class by some Muslims in the State. Whereas the former was rejected by their allies for accepting Islam on the one hand, they were equally stigmatized by the

Muslims on the other hand, especially on social integration as relates to marriage. That is the reason why the ethnic groups now become hostile to Muslims, especially the Fulbe [50].

Therefore, reviving the Islamic brotherhood is of paramount importance for addressing ethnic conflicts, which endanger the life and properties of all Muslims in Taraba State. Allah says;

The believers are nothing else than brothers (in Islamic religion). So, make reconciliation between your brothers, and fear Allah, that you may receive mercy [51].

Allah further says: O mankind! We have created you from a male and a female, and made you into nations and tribes, so that you may know one another. Verily, the most honourable of you with Allah is that (believer) who has At-Taqla [i.e., he is one of the Muttaqun (the pious) Verily, Allah is All-Knowing, All-Aware [64].

The Muslims should have one voice irrespective of tribal affiliation and customs with the spirit of brotherhood, togetherness, and forgiveness. All struggles should be for the benefit of humanity and the progress of the religion of Islam [65]. Scholars should undertake the responsibility to teach the teeming Muslims the basis of Islam, which includes faith, fear of Allah, brotherhood, and non-segregation based on tribe or locality [20].

Efficient Application of the Institution of Waqf (Endowment)

Waqf stands for a charitable foundation in that a person, religiously and socially, devotes the entire or parts of his assets to meeting the needs of the public because of Allah. This may be in the form of land and buildings, books, agricultural machinery, livestock, shares/and cash. The endowment can be made from landed and movable as well as from anything lawful to sell, which is not a perishable and consumable item [52]. The basis of Waqf is extracted from the general verses of Sadaqat that include but are not limited to the following;

And spend on the Cause of Allah (i.e., Jihad of all kinds) and do not throw yourselves into destruction (by not spending your wealth in the Cause of Allah), and do good. Truly, Allah loves Al-Muhsinun (the good-doers) [60].

In another verse, Allah says: Who is he that will lend to Allah a goodly loan so that He may multiply it to him many times? And it is Allah that decrease or increases (your provisions), and unto Him you shall return [66].

Hence, there is a need to educate the public about the principle of charitable giving, particularly Waqf (Islamic endowment), as stipulated in the fundamental objectives of Islamic Law ((*Maqasid al-Shari'ah*). The ultimate wisdom behind Waqf is the use of private wealth to realize social objectives. The donors must be acquainted with the broader knowledge of Waqf and its ultimate purpose as embedded in the Shari'ah to attain adequate social infrastructures [53].

The socio-economic functions of Waqf include but are not limited to; funding hospital expenses (wages of medical personnel, purchase of foods and medicines, hospital equipment, funding of medical schools, maintenance, etc.), supporting services (libraries, scientific research, education, health services, care for animals and environment) and lending to small business, building of parks, road, bridges, dams etc [52].

Nevertheless, the practice of Waqf and the way it supported social and community activities in Islamic history seems to be rare in contemporary Muslim communities even in the North West Zone, Nigeria with predominantly Muslims and Taraba State in particular. It is glaring that Waqf donors in other Muslim nations and communities donated to different socio-economic and welfare projects like 'roads, bridges, gardens and parks, excursions for children, milk and sugar for nursing mothers, financing weddings, public

baths, street roadway, hospitals, a ransom for prisoners, settlement of debts, milk cows for the poor, etc [54].

Waqf can play a vital role in funding education in Northern Nigeria just as charitable enterprises that serve as catalysts in the growth and development of education of the developed and developing countries across the world. Therefore, the large Muslim population of Northern Nigeria, which Taraba State is part of, can find an alternative to financing education through the Waqf (the Charitable Islamic Trust) [55].

The foregoing reveals that an efficient practice of Waqf will help in alleviating and addressing the level of poverty and other numerous challenges facing Muslims with socio-economic and political undertone in Taraba State. The wealthy members of the Muslim communities should be encouraged to practice Waqf, while the nature and qualities of persons to be appointed as administrators must be underlined and specified.

CONCLUSION

Muslims are loyal, obedient, tolerant, and law-abiding citizens who cherish good neighbourliness, tolerance, and support for each other and other people who profess different faiths. The Muslims were strong, especially as related to the socio-economic and political prospects of their respective areas in the past. However, from 2003 to date, the strength of the Muslims continued to decline due to their division along political, ethnic, sectional, and in some cases organizational/sectarian' affiliations. The internal rifts and disputes arising from chieftaincy disagreements and struggle for supremacy, lack of cohesive power, internal cracks and divisions on trivial issues, lack of patriotism, the pursuit of vengeance, illiteracy, lack of exposure, fear, greed among many others bewildered the socio-political and economic status of Muslims in Taraba State.

Based on the aforementioned points, the following recommendations are put forward: Muslim leaders, rulers, and organizations that operate under the Muslim council should prioritize the unity of purpose among Muslims in Taraba State. This can be achieved through unified leadership and responsible followership. Muslim scholars, community leaders, religious figures, and politicians should join forces to develop an action plan that promotes tolerance and fosters harmonious relationships between different groups and sections within the State. Islamic organizations and individual Muslim investors are encouraged to invest in the communication industry, including electronic and print media, as well as computer and internet services, to enhance Da'wah activities and promote Islamic teachings. Islamic organizations and philanthropists should collaborate in establishing an Educational Trust Fund that specifically addresses the challenges in the field of education, particularly in the areas of science and technology. Muslim rulers, in collaboration with the Muslim council, and individual Islamic organizations, and strengthen institutions of zakat and waqf, should focus on poverty alleviation, economic empowerment, and social integration to provide lasting solutions to the challenges faced by Muslims in Taraba State. Muslim professionals and individual Muslim organizations should consider forming Non-Governmental Organizations (NGOs) and Human and Civil Rights Groups dedicated to defending the interests of Islam and Muslims in Taraba State.

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Conflicts of Interest

The author declare no conflict of interest

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