

SUSTAINABLE GROWTH IN PRIVATE ISLAMIC SCHOOLS IN SOUTHWESTERN NEGERIA: LEADERSHIP, FUNDING, AND ETHICAL INNOVATION

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Abstract: The persistent crisis of out-of-school children in Nigeria, a nation of over 200 million, stems largely from a shortage of public educational infrastructure, leaving the responsibility for academic oversight shared among federal, state, and local governments, as well as private entities, NGOs, and religious organizations. This qualitative study examines the plight of private Islamic schools in Southwestern Nigeria, particularly in Lagos, which face significant barriers to growth, including the proliferation of low-cost competitors, chronic underfunding, infrastructure deficits, and socio-cultural hurdles such as family interference and parental non-cooperation. Nigeria is a multi-ethnic nation organized into six geopolitical zones, with the Northeast and Northwest being predominantly Muslim, while the North-central maintains a more balanced

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60/40 Christian-to-Muslim ratio. This paper focuses on the Southwest, a zone where Muslims comprise approximately 45% of the population alongside Christian and African Traditionalist communities. Drawing on primary data from Focus Group Discussions held with the Association of Model Islamic Schools in Lagos, November 2025, as well as stakeholder observations from teachers and government officials, the research argues that long-term sustainability is contingent upon a triad of sagacious leadership, consistent funding, and ethical innovation. Ultimately, the paper provides a roadmap for Muslim proprietors that emphasizes substantial reinvestment, the maintenance of rigorous standards devoid of sectarian bias, and improved staff welfare, while advocating for modernized growth strategies such as digital transformation, robust alumni networking, Public-Private Partnerships (PPP), and the pursuit of ethical funding through collaboration with Islamic financial institutions and government subventions.

Keywords: Sustainable Growth, Islamic Schools, Private Schools, Leadership, Funding, and Ethical Innovation

Introduction

An educational institution that integrates Islamic values with academic subjects, teaching students to balance their faith with secular knowledge. These are educational institutions that provide education based on Islamic principles and teachings. Schools where a comprehensive understanding of Islam, its values, teachings, and standard academic curriculum are offered. These institutions need to have a curriculum that includes both standard subjects and Islamic learning, most especially Qur'ān and Arabic studies. The most important objective of these schools is to provide a supportive environment where Muslim children can learn and practice their faith unhindered while receiving a well-

rounded education. There are basically three independent key components of an Islamic-oriented school, and these are:

1. **Environment:** This is expected to have an Islamic touch in all ramifications. There must be a mini-mosque, classrooms with Islamic oriented calligraphies, traditionally Islamic dress codes, officialised daily prayer time, sitting arrangement must be Islamic oriented and above all, it must be a citadel of learning which promote all-encompassing Islamic ethical standards (Honesty, Obedience, Humility, Patriotism, Sincerity, Punctuality, Respect for Elders, Piety, Love for One and other, Unity, Endurance, Perseverance, Patience, Sincerity, Caring, Brotherhood, Love for the Prophet and working in line with the dictates of Allah in the Qur'ān
2. **Curriculum:** This must inculcate religious and secular subjects. It's expected that subjects like Qur'ān, Hadith, Arabic, Islamic Jurisprudence, and other Islamic-oriented subjects must be added to the officially recognised ones by the government.
3. **Values:** The emphasis of these schools must be to build a Muslim community, fostering emotional and mental stability through a shared Islamic value system between home and society.

Islam and Education

Islam and learning/education are interrelated twin words. Given the high position which Islam places on learning, it can be viewed as a requirement for the successful accomplishment of both spiritual and mundane missions in human life. indeed in the spirit of Islam, knowledge enables its possessors to distinguish what is forbidden from what is not; it light the way to heaven; it is our friend in the desert, our society in solitude, our companion when bereft of friends, it guides us to happiness, it sustain us in misery; it is our ornament in the company of friends; its serves as an amour against our enemies. With knowledge, the servant of

Allah rises to the light of goodness and to a noble position, associates with sovereigns in the world, and attains perfection of happiness in the next.

Islam as a religion cannot be properly understood through human reason alone, but with the support of knowledge and cognition. Our primary assignment in this life as human beings is not based on socialism, terrorism, materialism, capitalism, or vandalism. Rather, it is based on monotheism, which emphasizes that worship and adoration should be given to Allah, the only God who has no associates. This great objective cannot be achieved except through the acquisition of knowledge of the Qur'an, Hadith, Ijm'a, and Qiyas.

Nevertheless, Islamic education is not restricted to rituals alone; it extends to the secular aspect of human life. Indeed, it is a combination of spiritual and secular learning for the development of human faculty and their environment as well. Unlike Western education, which only emphasizes the secular aspect of life, Islamic education stresses both spiritual and mundane aspects of human life. In respect of this, Allah says in the Qur'an 28:77. *'But seek, with the [wealth] which Allah has bestowed on thee, the home of the hereafter, Nor forget thy portion in this world'*. Moreover, the circumstances surrounding the first revelation in the Qur'an, which was revealed to the Prophet in the Cave of Hira, shed more light on the significance of learning in Islam. The injunction reads.

Read in the name of thy lord who created. He created man out of a leech-like clot. Read, and thy lord is most beautiful. He who taught [the use of] the pen taught man that which he knew not. (Qur'an 96:1-5)

Sidiq, citing Jum'ah, posited that the Prophet's first commandment from Allah was an affirmation of the crucial role of literacy and education in achieving any human goal. He argues that this stress on knowledge in the first five

verses marks a definitive shift away from the earlier age dominated by physical miracles and magic.

From the above, it would be argued that without learning, no one can accomplish any mission, either spiritual or mundane. Hence, the acquisition of Islamic learning stimulates positive force in human endeavours. It liberates and emancipates man from the darkness of ignorance to the light of knowledge and guidance; it develops man's image personality, integrity, intellect, and faculty.

Islamic education instilled in child upbringing dabbles not only in the spiritual aspect of man's life but equally in the secular/mundane. It is the combination of spiritual and secular education in human development that makes Muslim children stand out from other youths. The fact remains that other youths undergo such training that exposes them to intellectual development in pari-passu with civilization, which sees life as earthlier, and thus they are governed or brought up in a culture that is all about crass materialism

Generally speaking, Islamic education is conceived as the process by which an individual acquires knowledge [both religious and secular] to develop attitude and skills within the spectrum of Shari'ah and general knowledge in humanities and science. This is all the more reason Allah places those who are knowledgeable and educated over other people. *"Those who truly fear Allah, among His servants who know. (Qur'an 35:28) Allah will raise, to [suitable] ranks [and degrees] those of you who believe and who have been granted knowledge.*

The Philosophy of Islamic Education

Islamic Religious Studies, otherwise called Islamic Education as perceived by Abdur-Rafiu (2009), Abdulkareem and Adeyemi (2021), is a subject meant to train people in such a manner that their attitude to life, actions, decisions, and approaches to all kinds of knowledge are governed by

the spiritual and deeply entrenched ethical values of Islam. Oloyede (2012) also viewed it as a form of education that encompasses teaching, learning, training, drills, and research on Islam.

Islamic education, according to Salmi (2017), is one of the core elements of Islamic value systems; it represents the spirit of Islam in human building and character formation. The content and resources of Islamic religious education, as viewed by Ayse (2020), are mainly based on the *Qur'an* and *Sunnah*. Learners are trained to acquire knowledge not merely for intellectual and worldly purposes, but more importantly, for evolving as rational and righteous beings who relate and submit to the will of God in accordance with His teachings.

Owing to this, Islamic education is therefore divided into three areas, which are: to know (cognitive), to love (affective), and to act (psychomotor). This approach combines all aspects of human personality and is unlimited regardless of place and time. As a result, it is best defined as a human choosing God as their One and Only Lord, to know and recognize Him, to love Him, to be freed from limitations of all that is divergent to God, to act faithfully according to His mandates and order, and to surrender and submit to Him, Salmi (2017).

The Islamic Studies curriculum published by the Nigerian Educational Research and Development Council (NERDC, 2013) is designed to provide a comprehensive understanding of Islamic teachings, values, and culture. The objectives of this discipline, as contained in the document, are:

1. To promote an understanding of Islamic principles and practices.
2. To foster moral and ethical values in students.
3. To encourage critical thinking about religious texts and their application in daily life.

To actualize these objectives, the content area of the curriculum across all levels of education sequentially comprises: study of the Study of the Quran's verses and the sayings and actions of Prophet Muhammad (the Quran and Hadith); Islamic History; Fiqh (Islamic Jurisprudence); Exploration of core beliefs in Islam, including concepts of God, prophethood, and the afterlife (Aqidah -Islamic Theology-); and Discussion on Islamic values and their relevance in contemporary society (Ethics and Morality). Continuous assessment through quizzes, assignments, and projects, and periodic examinations are suggested to evaluate understanding and retention of knowledge (NERDC, 2013). Nigerian Educational Research and Development Council (NERDC, 2013) set the following objectives:

1. Prepares students spiritually, morally, socially, and intellectually for their role as Muslims in their society;
2. Gives students an insight into the broad view of Islam in the past and the present.
3. Helps students to further their studies of Islam both formally and otherwise throughout their life in accordance with the saying of the Prophet Muhammad (SAW) "Seek knowledge from the cradle to the grave".
4. Assists students in practicing all their religious duties properly.

At higher level, the philosophy of Islamic education at Nigerian universities integrates revealed knowledge from the Qur'an and Sunnah with rational and scientific inquiry to produce intellectually competent, morally upright, and socially responsible graduates (Hassan, 2007). Recent reforms under the National Universities Commission's [NUC] Core Curriculum and Minimum Academic Standards [CCMAS] have reshaped how this philosophy is implemented, particularly with the approval of the B.Sc. Islamic Economics and Finance- and the broader outcome-based framework

adopted from the 2025/2026 academic session (National Universities Commission [NUC], 2025).

Therefore, critical engagement with Texts which will bring about critical thinking and analytical skills are vital philosophical component of the Islamic Studies curriculum Oloyede, (2019). This philosophical stance promotes a reflective approach to learning, where students assess the applicability of Islamic teachings in addressing modern challenges, such as governance, human rights, and interfaith relations Oloyede, (2019).

Islamic education curriculum also places a strong emphasis on ethical values derived from Islamic teachings. Students are taught the importance of social justice, compassion, and community service. This focus aligns with the broader goal of Islamic education in Nigeria: to produce individuals who not only understand their faith but also embody its principles through active participation in society. The integration of community-oriented projects in the curriculum helps students apply their knowledge in real-world contexts, Gana (2023).

Another philosophical theme of Islamic education is Interfaith Dialogue and Pluralism, Yusuf (2024). Given Nigeria's religious diversity, the Islamic Studies curriculum promotes interfaith dialogue as a means of fostering understanding and cooperation among different religious communities. The curriculum encourages students to appreciate the commonalities among faiths while respecting differences. This philosophical approach aims to cultivate a spirit of tolerance and coexistence, which is essential for social harmony in a pluralistic society, Muhammed (2022).

By extension, the integration of religious knowledge with other fields of study, which encourages students to view Islamic teachings not just as theological constructs but as frameworks that can inform various aspects of life, including ethics, governance, and social justice, is a

fundamental principle of the Islamic Studies curriculum in Nigeria, Abubakar (2020).

The philosophy of Islamic education at Nigerian universities continues to pursue holistic human development rooted in Islam. The CCMAS reforms, especially the introduction of Islamic Economics and Finance and the outcome-based approach, provide a structured pathway for this philosophy to shape both academic quality and national development from 2025 onwards.

Private Schools: Their Importance in Lagos, Nigeria

Lagos state is considered not only the centre of excellence in terms of trade and commerce but also a centre of spontaneous development of private schools targeting families

from the ultra-rich to the relatively poor. Nigerian people are growing impatient, relying on public institutions where the privately owned ones are available and accessible. Little has been documented on the role of private schools in Nigeria and Lagos State in particular.

There are different factors responsible for parents, whether rich or poor, preferring private schools, and these can be because of overcrowding, poor quality of instruction in public schools, the proximity to home, smaller class sizes, accountability, and better quality in neighbourhood private schools. Government schools are owned, funded, run, and managed by the government. In Lagos, we have: Lagos State Universal Basic Education Board (LASUBEB), Teaching Commission (TESCOM) & the Six Education Districts. There are other departments & parastatals created by the Lagos State Government to take charge of Public Education in Lagos State. Despite the availability of these MDAs, the pivotal role of privately owned schools in the state cannot be downplayed.

Private schools are educational institutions managed or run under different types & arrangements. Sometimes it

may be owned and managed by an individual, a wide range of NGOs, faith-based organisations, communities, and commercially oriented private entrepreneurs. The motive of owning or being involved in the sector differs. Rose (2007). Private schools are mostly entirely independent of government funding; they're self-financing. Although it's on record that some privately owned schools in Nigeria have historically from grants-in-aid from the Government (mostly mission schools) Adela and Rose (2004).

Even though all private schools often claim autonomy on operations, to be able to sustain a private school in Lagos needs Government approval, the ability to be able to enroll for public exams like common entrance, SSCE, JAMB, NABTEC, NBAIS, & Post JAMB in higher institutions. No private school can operate seamlessly without the approval of the Government. The approval is difficult and costly to obtain as the current approval guidelines are impossible for most schools to meet, which includes stipulations for large numbers of classrooms, a trained nurse and sickbay, and playgrounds, as just a few examples (Lagos State Government, 2011a); some of the government schools cannot pass these requirements. Interestingly, the cost of attending an unapproved school is usually lower than in approved schools.

Private schools in Lagos operate under challenging and sometimes precarious conditions, which often lead to difficulty in investing in school improvement, due to issues like rented land/building, tenure with no legally enforceable rental contracts, difficult cash flow, lack of payment of school fees by parents, and unqualified teachers, to mention a few. The survey of schools in Lagos state, according to research conducted in 2011, is:

The private school census found 12,098 schools, of which 9,759 serve pre-primary levels, 10,094 serve primary classes, 2,335 serve the junior secondary level, and 1,713 serve the senior secondary level. The government system had 991

primary schools (of which 957 also provided nursery classes), 308 separate schools serving the junior secondary level, and 307 separate schools serving the senior secondary level (Lagos State Government, 2011b). There were 1,606 government schools in total; however, these schools are significantly larger than their private counterparts, with the average public school serving 644 pupils, while the average private school serves only 97. The increase in the number of private secondary schools in Nigeria can be attributed to neglect and gross underfunding of public schools by successive governments, treatment of teachers with disdain, irregular payment of salaries, as well as low salaries for teachers Ekwesianya, (2025); Ezeaku & Okoye (2025); Okechukwu (2025); Osegbue, (2021)

According to the Department for International Development (DFID), the impact of private schools on education in developing countries cannot be overemphasised, particularly in schools in low-fee private schools. DFID report posited further that private schools offer better teaching, better learning outcomes, lower costs due to lower teacher salaries, and a perceived better quality of education as a key factor in parents' choice

According to Nnadi H. and Nnadi E., the significance of private schools in Nigeria is gargantuan because the economic turmoil since the Nigerian Civil War, driven by oil price volatility, structural reforms, rising inflation, and job loss, has fundamentally changed school enrollment. As a result, private schools now host a larger proportion of primary students, while government schools maintain a dominant enrollment share at the junior secondary level.

History of Private Islamic Schools in Nigeria

One cannot interrogate the history of private schools in Nigeria without acknowledging the role of the colonial masters who brought Western education to the country.

These are the missionaries who came to Nigeria in the mid-nineteenth century. They not only introduce Christianity to the people but also coerce Muslim parents who were interested in Western education to change their wards' names to be anglicized. Thus, we have Abubakr to Bakinson, Raheem to Raheemson, Lawal to Lawanson, to mention but a few, in their schools. The Methodist missionary society founded the first school in 1843. Following the Anglican Communion in 1847, they established chains of schools. In 1887, in Southern Nigeria, the Education Department was established, and its role was to set curricula requirements and administer grants" (<http://www.photius.com/nigeria>). According to Osuji and Njoku, there were ninety-one (91) mission schools in the Southern part of Nigeria in 1914.

According to Gbadamosi, the position of colonial masters initially on the establishment of schools was to allow Christian missions to set up schools while it made an attempt to regulate. From Church Missionary Society, the (Wesleyan) Methodist Missionary Society, the Roman Catholic Mission, the United Presbyterian Church of Scotland, The Qua Ibo Mission, the Primitive Methodist Missionary Society, and Basel Mission, to mention a few, established schools and had a significant presence within the second half of the 19th and the first quarter of the 20th century. The policy of the government from the 1870s was only to provide grants to these schools. There was an introduction of the Education Ordinance in 1882 by Feeble due to the activities of Christian missionary schools in promoting evangelism over secular knowledge.

The majority of early Muslim parents revolted and boycotted these schools to the extent that British authorities noticed a paradigm lopsided admission of Muslim children. Gbadamosi, citing Adekilekun, posited that in 1887, the colonial masters were astonished by the report, which gave the number of Muslim children in schools between 200 and 400 out of a total student population of 2500. In 1889, only

412 Muslim children were in thirty-three government-assisted mission schools in Lagos colony, representing 12% of the total number against that of their Christian counterparts. It's imperative to cite Gbadamosi on the attitude of early Muslim parents towards the Christianized missionary-oriented schools as follows:

In 1894, the number of Muslim children had risen slightly to 442. With a Muslim population of 14,300 or 44% of the total population of 33,000 Africans in 1871, it was obvious that the numerical strength of the Muslims which was considerable when compared with the population of Christians and traditional religion practitioners, did not correlate with the enrolment of Muslim children in the schools. It was a clear case of group protest against an education system that had no tolerance for Islam. Gbadamosi (2013)

Interestingly, it was argued that the above protest by the Muslims to boycott British government-assisted missionary schools led to the creation of the first colonial government school known as Government Muslim School (GMS) in Lagos in 1896 to cater for the Muslims who were discontented or excluded from the available missionary schools. Similarly, at the commissioning of Shitta Bey Mosque in 1894, Governor Carter and Abdullah Quillam, the representative of the Şultān of Turkey, appealed to the Muslims publicly to embrace Western education in the curriculum of Qur'anic-oriented schools. Edward Blyden, the Agent for Native Affairs, appointee of Governor Carter, was instrumental in persuading Muslim parents to allow a new Western education with the touch of Islamic education in its curriculum. Similarly, Idris Animashaun, the foundation headmaster of the GMS, was instrumental on this issue, as acknowledged by Gbadamosi. It was alleged that Animashaun's Muslim school at Bankole Street, Lagos, was used by the British government as the take-off site for GMS

The establishment of GMS in Lagos stirred the then Muslims to the realization of the possible synthesis between

Muslim and Western education. The Muslims were numerically strong but weak. They were literate in Arabic but ignorant of modern techniques, conservative and backward. Despite the incessant politicking among the Lagos Muslim Community over relevance and leadership role, the Muslim Committee of Education was set up in 1917 with the mandate of establishing a private Islamic-oriented school to cater to the numerically disadvantaged Muslim children. The British government approved the application for a lease of land from Bakare King as the secretary of the Education Committee at Alakoro, but marine reclamation works on the site destroyed most of the work done by the committee, and nothing was achieved by the committee.

Ta'limul Islam Ahmadiyyah School, located at 37 Araloya Street, Lagos, according to Gbadamosi, was said to be the first Muslim private school in Nigeria. The Muslims had reservations about the school due to the theological sentiment being promoted by the Indo-Muslim-oriented movement, founded 2 years after the amalgamation of the two protectorates in 1916.

We cannot talk about the history of private schools in Nigeria without acknowledging the contributions of Muslim organizations like Ansar-ud-Deen, Nawair-ud-Deen, Ansar-ul-Islam, and Anwar-ul-Islam. Why are they still relevant to date in the education sector of the country? The founding fathers of Ansar-ud-Deen Society of Nigeria considered the pursuit of education as one of their cardinal objectives; hence, the society is still relevant to date because of this. For instance, we now have Summit University, Ansar-ud-Deen College of Education, and several secondary, nursery, and primary schools across the country; this is one of the reasons why the society is still relevant to date.

Doi, in his work titled "Islamic Education in Nigeria 11th Century," Doi interrogates the evolution of Islamic education from the eleventh to the twentieth century. This work is just like that of Sulaiman, who acknowledged the

pivotal role played by northern leaders in the dissemination of Islamic learning. In the south west, it was an individual thing until the emergence of the Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen, Ansar-ul-Islam, and Anwar-ul-Islam. Ansar-ud-Deen Society of Nigeria established two out of the four existing Muslim Teachers Training Colleges in the southern states.

While Doi considered the Ansar-ud-Deen Society of Nigeria's role in promoting Islamic education privately as the most dynamic, Balogun adumbrated the efforts of the society at counterpoising the shortage of Arabic teachers in southern Nigeria by awarding scholarships to some qualified students to study at the Arabic Teachers Training college in Kano. Adewole highlighted the goal of Christian Missionary schools in Nigeria and the Muslims' responses, which led partly to the establishment of some of the aforementioned Islamic organizations.

Adeyinka, in a paper titled "The Development of Secondary Grammar School Education in Nigeria," dissected the history and development of secondary schools in Nigeria and the role of government and some non-governmental organizations in Nigeria in the period 1859 to 1970. Adeyinka acknowledged the efforts of Christian missionaries, local communities, and Muslims in establishing private schools. According to Gbadamosi, there was only one Muslim-owned secondary grammar school in the nine states between 1941 and 1950, and an additional seven were said to have been established between 1951 and 1960, where the Ansar-ud-Deen Society of Nigeria contributed three. Ansar-ud-Deen Primary School Alakoro, was established in 1929, orchestrated by the commitment of conscious Muslims, through an appeal fund of £5,000, which was achieved within a relatively short time. Badagry Muslim School, belonging to the people, was transferred to Ansar-ud-Deen Society in 1941. Isolo Rural School, a collaboration between the people of the community and Ansar-ud-Deen Society,

was established in 1942. Ansar-ud-Deen Society of Nigeria, Ondo, in 1943, and within the space of a decade, other schools were established. This continued up to the 1970s when the government took over control of the schools. The society established and managed over 200 primary schools.

While the likes of Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen, and Anwar-ul-Islam, an offshoot of the former, could be considered as a group of organizations, Ansar-ul-Islam was the initiative of an individual. He was Shaykh Muhammad Kamal-ud-Dīn Ḥabībullāh Musa Al-Adaby, *MFR, ORSA (Egypt), FISN, D-Lit (Unilorin)*. Although he started a local Islamic learning school in 1926, which will be 100 years old in 2026, the creation of Ansar-ul-Islam Nursery, Primary, and Secondary schools cannot be excluded from the discourse on the history of Islamic-oriented private schools in Nigeria. He also played a pivotal role in the integration of Western education into Arabic and Islamic education. He oversaw the establishment of over 200 primary schools across West Africa, approximately 70 government-aided secondary schools. Interestingly, the afore-mentioned society now boasts of tertiary institutions to sustain its primary and secondary schools, known as Muhammad Kamalud-Deen University, Ogidi-Oloje, Ilorin. The University was approved and granted an operational license by the Federal Government of Nigeria, through the National University Commission (NUC), on June 9, 2023.

Today, we have other private Muslim Universities like Al-Hikmah, Crescent, Fountain, Al-Qalam, Summit, New Gate, Northwest, Rayhaan, and Azman to mention but a few. There is a need for Muslim private school owners to study the success story of the aforementioned Muslim society schools. The main factor responsible for the sustainability of these schools was the commitment of the founding fathers, aggressive collaboration with the government, and other non-governmental organisations. There's a need to interrogate the challenges facing private

schools in Nigeria, particularly those once belonging to Muslim proprietors.

Challenges Facing Private Schools in Nigeria

Private Islamic schools in Nigeria face challenges that often lead to their extinction and loss of glory. There are times when a prominent Islamic school, for many reasons, ceased to exist after a span of two decades. The challenges leading to this can be attributed to multifaceted factors like socio-economic and management issues. From location and parental challenges high operating costs, difficulty in finding and retaining qualified teachers, and the need to balance quality education with affordability. Other significant issues include regulatory pressures, economic downturns, and sometimes, lack of adequate infrastructure despite being privately funded. Ezeaku (2025) identified seven challenges considered very disturbing in managing private schools in Cross River and Nigeria at large.

These are: funding, quality assurance, proliferation of mushroom private schools, inability of parents to meet up with school fees, lack of motivation among teachers, indiscipline among students and teachers, and manpower development/capacity building. Others consider these challenges are most times so fundamental, and may also include: lack of funds, lack of physical facilities, bankruptcy, multiple taxation and liquidity, or even the death of the proprietor or proprietress. For this paper, the following are identified as challenges that can mar the progress and growth of Islamic-oriented private schools in Nigeria.

Social Challenges

One of the challenging factors that often leads to the longevity of a school is the location of the school. A school that is located in a low-cost area or among the less privileged cannot charge exorbitantly. Similarly, the personality of the owner and available teachers, aside from the school fees, often dictate the kinds of target audience or parents.

Irrespective of the structural building or facility available in the school, parents are more concerned about the personality of teachers and the principal.

Family interference is another social factor affecting school sustainability. From experience, some proprietor or proprietress often involve their direct family in the operation and administration of the school. There are merits and demerits of this, but in a situation where the involved family member is not professionally inclined, things can be messy. In fact, the death of the proprietor or proprietress often led to the collapse of the school

Financial and Economic Challenges

Private schools in Lagos State and Nigeria face significant challenges due to their ownership structure and operational goals. According to Ogbiji & Ogbiji (2014), many private schools, particularly those owned by individual investors, struggle with inadequate infrastructure, insufficient teaching facilities, inadequate staffing, and poor curriculum implementation. Recent studies by Ekwesianya et al. (2020), Enwezor (2021), and Ojimba (2024) have also highlighted various reasons contributing to these challenges. Economic instability and inflation directly impact school finances, affecting both the school's budget and parents' ability to pay fees. This often affects operational cost, which includes paying salaries, providing facilities, and complying with taxes and government policies. Offering quality education and charging fees that parents can afford is one of the factors that often cause privately owned schools. The economic vulnerability of private Islamic schools is a major concern because they rely heavily on tuition fees, making them susceptible to negative impacts from economic disturbances. Parents pay high tuition fees to ensure a quality education, yet many private schools charge these fees in arrears (late).

Furthermore, the lack of clear policy direction on funding negatively impacts private schools' operations,

specifically hindering their ability to: Support staff and employees (e.g., providing competitive pay), offer in-service training, cover necessary operational costs (like lawyers' fees and computer equipment maintenance), and provide adequate welfare incentives, Nnadi and Nnadi submitted.

Funding is the most challenging factor that can affect the longevity of any Private school. Private school investors in Nigeria face significant challenges in accessing funds to deliver quality education. Agbowuro, Saidu, and Jimwan (2017:38) note that the Nigerian economy's current state, marked by modest inflation, high interest rates, low-capacity utilization, and high unemployment, hinders investors' ability to secure necessary funds. The high interest rates make it difficult for private school operators to invest in their institutions, leading to a reliance on parents and guardians for capital. Olufunmiyi and Adekunle (2018) support this assertion, stating that "nearly all private schools in Nigeria" are funded by parents and guardians due to declining income amidst increasing requirements.

Human Resource Challenges

There is a high demand for qualified teachers, leading to fierce competition and making it difficult for schools to attract and retain the best talent. Schools often go for the least available teachers. Another big headache is the inability to retain available ones due to the high cost of living standards and the need for greener pastures

Management and Regulatory Challenges

This is one of the challenges facing private schools in Nigeria. Schools must circumnavigate ever-changing government policies, and regulatory bodies struggle to ensure quality control and standardization across the sector. School owners face burnout and pressure to constantly meet the expectations of parents, students, and the community, while also handling financial and operational management. Because there's no support from the government, unlike public counterparts, the absence of financial support from

the government means the entire burden of funding is on the school and parents.

Infrastructure and Quality Challenges

One of the most important challenges facing private schools in Nigeria is the infrastructure deficit. Despite being private, some schools still struggle with inadequate infrastructure, including overcrowded classrooms and a lack of proper facilities and learning materials. To even secure a plot of land for a school building is very challenging, not to mention getting adequate land for a playground or for extra-curricular activities.

Surge in Low-Cost Private Schools

Many private schools have emerged to cater to the demand for affordable education, often with varying levels of quality. These schools are often referred to as "mushroom" schools. Their proliferation is taking a toll on the sustainability of standard ones. Parents' preference is not only about infrastructure but also about affordability, Agbowuro, Saidu, & Jimwan (2017) submitted

Sustaining the Growth of Islamic Schools Through Leadership, Funding, and Ethical Innovation

Avoid Sectarian Sentiments

In recent times, social media has contributed immensely to the disunity among Muslims, most especially in the South-western region. This is not coincidental but an actual incessant misunderstanding over theological disagreements orchestrated by the death of the Prophet and the political intricacies after his demise. This disunity has now become so pronounced among Muslims today that people are ready to maim each other. As an Islamic-oriented private school, don't compromise standards or fundamental Islamic schools, nor promote these sectarian sentiments in the appointment of staff. (FGD)

Consistent Collaboration with Other School Owners

The importance of collaboration among institutions can never be overemphasized. This is because a tree in popular aphorism does not make a forest; collaboration with other private schools will stem each school's ability to pool resources, diversify expertise, and achieve goals that would be difficult or impossible for a single entity to accomplish alone. It's a key driver of innovation, quality improvement, and greater efficiency across various sectors. Collaborating with other Islamic schools will enhance resources and efficiency, provide access to share resources, expertise, and even expensive facilities (like specialized labs or equipment), library collections, and technology platforms, significantly reducing operational costs and making high-value assets accessible to more people. (FGD) There will be more growth in collaboration because it will lead to pooling of financial strength: Collaborative efforts allow institutions to apply for larger, more impactful joint grants and funding opportunities, leading to better-funded infrastructures and projects. Collaborating with other Islamic schools will help reduce overlapping efforts in administration, program development, and training, leading to greater organizational efficiency.

This collaboration will also accelerate the transfer of knowledge and best practices between partners, thereby improving the overall quality of education, research outcomes, and service delivery, which parents have been yearning for. It will also create a fertile ground for creativity and innovation by merging diverse perspectives and methodologies, often leading to patentable ideas or new growth spin-offs.

Collaboration is the central mechanism advocated by the 2014 education policy for strengthening the entire education system, as Nnadi and Nnadi submitted. By working together, stakeholders can effectively reach common goals, identify problems, develop solutions, and

establish community ownership of results. This process inherently supports the transfer of expertise (like that between school managers and NGOs), leading directly to better educational quality, greater accountability, and increased transparency.

The Standard Must Not be Compromised

One of the most important ways to sustain the growth of any civilization, organization, or school is not to joke with codes of conduct that make such an institution distinct from others. It is not a must for every Dick and Harry to attend your school; hence, compromising the core values of your vision and Islamic ethics for immediate gain will lead to total collapse.

Better Welfare Package for Staff

Where there's a better welfare package for staff, professional teachers will be anxious to remain in such a school. Others will be eager to join. Ironically, in a school where the leadership is autocratic, harsh, and unfriendly to staff, no matter the quality of education received, there will be a ceaseless exodus of teachers on a term-by-term basis. This will not only affect the quality of education for students, but also the school's image. Proprietors must be interested in the progress of their staff. The relationship must be a partner in progress, teamwork, and colleague-based base not a bossy type. (FGD)

Constitute the Governing Board, Avoid Family Interference

From the adumbrated history of Islamic-oriented private schools in Nigeria, it could be established that one of the best ways to run and sustain a progressive private school is to make it a collective effort. It can be seen as a family legacy, but things should be done based on principles. It must not be a spouse-spouse-oriented project. There are several private Islamic schools whose owners had transferred ownership by default to one or some of the family members without the proper constitution of the

governing board to oversee the administration. Sole proprietorship gives absolute control is risky for a long-term project. (FGD)

Continuous Training of Trainers

Why will you employ a secondary school leaver without creating an avenue for such staff to further their education? Islamic school leadership and owners need to create an atmosphere where staff are retrained on a termly basis. Why can't you, as a proprietor, sponsor the most active and responsible teachers for further studies?

Be More Flexible

One of the most important ways Islamic schools can sustain their growth is to avoid rigidity in all its forms. The modus-operandi of the school administration must be flexible without compromising standard Islamic principles. Even though the aim of the proprietor is to make a profit, there are better ways of actualizing this than rigidity in getting school uniform, textbooks or payment of school fees. Theological sentiments must not be mixed with school operations. They are speculative and not fundamental.

Upholding Islamic Norms

In order for Islamic schools to be able to be relevant eternally in any given society, all known ethical values and principles of Islam should be the watchword in the schools. They must not compromise the fundamental principles and value system in Islam. Islamic schools should not be used for special Centres in public exams. Daily prayers must be a tradition. Teachers and staff must exhibit these principles when discharging their duties. The owner is not left out of this in all ramifications. Why will you, as a school owner, delay staff salary for no just reasons?

Ethical Innovation on Funding

Diversifying the Source of Income beyond Tuition Fees

Collaboration between private school operators and the government is key to improving the private school

system in the State and achieving the goal of Education for All. Despite challenges, such partnerships, along with increased funding and resources, can create new opportunities. To effectively execute diversified revenue streams, private Islamic school owners need to attract and retain different types of income sources, Nnadi (2024) posited, diversifying sources of income beyond tuition fees, like fundraising efforts, establishing long-term contracts with corporate sponsors, and engaging alumni in annual donations. Fundraising for the school can be in the form of direct sales, special events, and various solicitation efforts like seeking major gifts, grants, or running organized campaigns (such as annual funds, capital campaigns, endowment campaigns, and planned giving).

Seeking Subvention from the Government

The government needs to assist these proprietors in the form of grants or even create a harmonious relationship with school owners. This will go a long way in reducing the pressure on the school owners and staff. Lack of support from the government to the school proprietors will lead to a reduction in the quality of education in any given state or country

Introduction of Entrepreneurial, Empowerment, and After-School Programmes

Another innovative way by which Islamic schools can remain relevant, be progressive ethically is to establish an entrepreneurial and empowerment skill acquisition programme for their graduating students. There should be a skill acquisition programme while in school and immediately after. Why can't after-school students be allowed to continue learning skills while waiting for admission into a tertiary institution? Why can't the school owners employ the services of these students to sew the school uniform? It will not only be cheaper for the parent but also reduce costs. This will make the students or Alumni relevant, network, and create a cohesive atmosphere of a win-win situation. In this

21st-century digital age, certification though necessary but less important than skills and good moral standards driven by Islamic schools.

Viable Digital Presence

The world is now in our hands. We are now in the digital age. For Islamic schools to be relevant and be able to sustain their growth, all schools must have a digital presence. All schools must have an official school website, Instagram page, X handle, and a Facebook page that must be consistently updated daily. School fees payment must equally be digitalized with a seamless operational system. Aside from digital presence, digitalizing schools' operations will also allow teachers to be more interactive with learning materials, making learning relevant to students' lives.

Creating a Market and Network for the Graduate.

In order to maintain and sustain the growth of your schools, there is a need to promote the graduates that the school is turning out every year. The Alumni system needs to be active with termly meetings and an annual get-together. The school needs to provide a mentoring platform where unemployed individuals can learn from or tap into the experiences of successful individuals.

Operate Accounts with Islamic-Oriented Financial Institutions

One of the significant ways to sustain the progress of Islamic schools is to patronize Islamic Financial Institutions (IFIs). This is because there's alignment between the principles, i.e., Sharīah compliance, without involvement in forbidden activities such as interest (*Riba*), excessive uncertainty (*Gharar*), or prohibited sectors (e.g., gambling, pork, and alcohol). This ethical alignment is vital for maintaining the proprietor's Islamic orientation and attracting a specific customer base. These institutions often prioritize investments that have a positive social and economic impact, which resonates with the values of Islamic

businesses and their clientele, potentially enhancing their brand reputation and loyalty.

The institutions offer products like *Muḍārabah* (profit-sharing) and *Mushārah* (joint venture/partnership) to replace conventional debt. This risk-sharing approach means the financial institution shares the business's financial risk, making the funding structure more equitable and potentially less burdensome during slow periods. Similarly, transactions in these institutions are generally tied to tangible assets, reducing speculative risk. Common instruments like *Murābahah* (cost-plus financing) and *Ijarah* (leasing) focus on real economic activity. Patronizing IFIs integrates the business into the Islamic economic ecosystem, potentially opening doors to networking opportunities, specialized advisory services, and access to a wider market of ethically-minded consumers and partners

Creating a Viable Alumni Association and Consistent Tracking

This is another critical factor in the sustenance of private Islamic schools' growth because a strong alumni network acts as a perpetual resource pool and a powerful testimonial. A well-organized association fosters a sense of continued loyalty and commitment, leading to increased financial contributions (fundraising), valuable mentorship opportunities for current students, and the provision of career-relevant insights and internships. Furthermore, consistent tracking of alumni, including their career paths and achievements, provides verifiable data points that are essential for marketing and public relations, showcasing the school's long-term impact and reinforcing its brand reputation to attract new high-quality enrollments, thereby ensuring the school's financial and reputational viability.

Creating a Visible and Traceable Corporate Social Responsibility

Corporate Social Responsibility (CSR) is essential for sustaining the growth of private Islamic schools because it

promotes community trust and boosts the institution's reputation beyond academic results. By engaging in activities such as offering scholarships to underprivileged students, implementing sustainable environmental practices, or providing educational resources to local public schools, a private school validates its commitment to social value rather than solely profit. This proactive engagement leads to increased parental and community loyalty, acts as a powerful differentiator in a competitive market, and ultimately ensures a steady enrollment base and continuous financial support, thereby securing long-term stability and expansion. (FGD)

Conclusion

This paper started with conceptual clarification of term of the term Islamic school, interrogated the history of private Islamic schools in Nigeria, with key attention on Lagos. This paper also examined the challenges facing private Islamic schools, concluding with a discourse on the core aspect of the paper: leadership, funding, and ethical innovation in sustaining the Islamic Schools.

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