



## The Role of Islamic Finance in Mitigating the Economic Impact of COVID-19 Towards the Attainment of Maqasid al Shariah: A Case Study of Waqf Institutions in Kano State, Nigeria

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**ABSTRACT** - The study examines the potential roles of Islamic Finance in the contemporary world in the provision of *waqf* based economic, social welfare and youth empowerment to surpass the economic impact of COVID-19 pandemic, reduce people's suffering and protect the human lives which is one of the cardinal objectives of Shariah. The paper will attempt to give a framework for *waqf* to youth empowerment in the entrepreneurship, and human capital development for the socio- economic development of Kano state. This study examines the effect of accessibility to basic healthcare services and economic growth as parts of the objectives of Maqasid al-Shariah, which is protection of life and dignity. The paper adopted a qualitative approach to explore the role of *waqf* in the empowerment of the youth in order to survive the economic meltdown as a result of the COVID-19 pandemic. The structured interview questions were designed to explore the potentials of *waqf* in providing youth empowerment. The result of the study revealed that *waqf* is a kind of charitable Islamic empowerment which has the capability of providing empowerment to the youth and economic wellbeing to the Kano People through financing the small and medium enterprises. The study concluded that *waqf* can be used to overcome economic challenges in this time of COVID-19 and post COVID-19 era towards the attainment of financial stability and realization of Maqasid Shariah.

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### INTRODUCTION

The global outbreak of the COVID-19 that was declared by the WHO as a world pandemic has affected billions of people worldwide. The pandemic has imposed negative impact to the world economy, business, industries, small scale enterprises and all the socio- economic sectors were also affected.

The recent Africa's pulse world Bank report assert that with the effect of COVID-19 pandemic, Sub- Saharan Africa Economy may likely lead into economic recession with growth falling as low as negative 5.1 percent in 2020. The COVID-19 established its pandemic power (Bedford et al., 2020; Koonin, 2020), and this unusual circumstance brings uncommon economic situations (McKibbin & Fernando, 2020). COVID-19 pandemic has impacted negatively on the nation's economy, industries, small and medium enterprises. Subsequently, it was predicted by the economist that there is no specific date and time for the pandemic ending (Segal & Gerstel,

2020). The economic impact of COVID-19 may likely put many people into poverty. There will be a shortage of food due to the disruption of Agricultural products and less food import due to movement restrictions. Most of the Nigerian people are working in the informal sector therefore it is difficult for the government to provide the workers what they need. The Nigerian government has taken major steps of curtailing the spread of the disease and imposing other safety measures which includes the total lockdown of the country and travel restrictions. The countries lockdown and movement control position many people into difficulty, in which many staying at home without food and other necessities of life.

As most of the Kano State people are engaged in trading and related businesses, they need to go out on daily basis in order for them to sustain their lives. The Economic situations in Nigeria is recovering from recession in 2016, although there are still economic challenges in the country that relied mostly on the oil sector, and presently the oil prices are falling in the world market. And with COVID-19 pandemic the prices of crude oil went down lower than before, therefore, the country's economy may plunge to another recession as a result of the COVID-19 if appropriate actions were not taken. Despite the injection of \$136.6M into the economy by the central bank of Nigeria to the business effected by the COVID-19 pandemic, many businesses are collapsing. Informal sector workers are losing their jobs, and private entities are recording loss which necessitate them to retrench their workers, cut wages or suspend salaries and wages payments. The Nigeria's economy has been severely affected by the COVID-19 pandemic, and the socio- economic situations of the people may become unbearable. Almost all the economic sectors are affected by the COVID-19 pandemic. Trading and other business activities were disrupted in the all the states, and the consequences mostly affect small business entities and the daily working people.

Present day research in the Islamic context has initiated a profound discussion of the social instruments that the economic and financial sector can make available to the well-being of society (Almarri & Meewella, 2015). Sharia, that regulates all Islamic financial instruments and investments and its screening methodology, prohibits unethical businesses and practices that are similar to the negative screening methodology adopted by the socially responsible investment which makes both of them connected to Social Finance. However, it has to move by taking steps towards positive screening not only negative screening of exclusion (Biancone & Radwan, 2019). From this, it emerges the need for highlighting the link between Islamic Finance and its role in fighting COVID-19 pandemic.

*Waqf* institutions are the major Islamic economic instruments used for socio- economic wellbeing of the society. *Waqf* entails "religious endowment" which also refers to pious or charitable donation. Historically, *waqf* has been the instrument for community development that includes provision and maintaining mosques, educational institutions, shops, scholarships, libraries and lodges (Kahf, 1998). *Waqf* serves as a mechanism for poverty eradication and socio-economic improvement of the Muslim communities. *Awqaf* institutions played a significant role in the Islamic History, beginning from the prophetic era up to the 19<sup>th</sup> century. The Institutions of *Waqf* has contributed significantly to the economic and social lives of various communities, it has established a network which covers all the sectors of human lives such as economic, social, religious, health and educational sectors.

### ***Waqf* and Maqasid Shariah**

*Waqf* emanated in the Arabic term "*waqafa*" that signifies to keep, grasp or confine. *Waqf* refers to restricting or banning the movement, exchange or transporting something (Ahmad & Saifullah, 2012). *Waqf* as an Arabic verb which means to stop (*al-sukun*), to prevent (*al-mana'a*) and to suppress (*al-habs*) (Hasan, 1998).

Technically, *waqf* means detainment of a particular thing by the proprietor or training that all the advantages derive should be given as a charity for the benefits of the less privileged, for the sake of Allah and with the intentions of getting rewards from Him.

Kahf, defines Waqf as “holding a *Maal* (an asset) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness or philanthropy” (Kahf 1998).

The word Waqf has not been categorically mentioned in the Qur’an (Mohsin, 2013), but the Muslim jurist has unanimously agreed on the endowment of funds to be administered by the appointed trustee for charitable purposes on the principles and legitimacy outlined in the Qur’an and Hadith (Farhana et al., 2014).

Although, there are variant definition of terms, the essential legitimate significance of *waqf* is concurred all through the Muslim world as the devotion of a property for religious philanthropy and for the benefits of the society (Cizakca, 2000). A divergent view of these interpretations of the meaning of these key- economic related concepts in Islam is not an issue of concern, provided they do not contradict or go against the instructions from the Qur’an and Hadith (Haneef, 2001).

*“When a man dies his acts come to an end, except three things, recurring charity, knowledge (by which people benefit) and pious offspring, who pray for him.”* (Narrated by Muslim)

The notion of charity is also duly emphasized by God (Allah) in the Quran:

*“Help one another in furthering virtue and God-consciousness (Taqwa), and do not help one another in furthering evil and enmity”* (Quran 5:2)

### **COVID-19, Maqasid Shariah and Waqf**

Maqasid al-Shariah aims at the realisation of the people’s welfare, betterment of people’s lives and protection from any difficulties and evil elements.

Maqasid al-Shariah was intended at easing and removing hardship from the people. Everything that will affect adversely either the sustenance or dignified survival of human is to be countered within the intention of the Maqasid al-Shariah. Combating the economic challenges and the various forms of difficulties such as quality education, good health care services, entrepreneurial development are some of the features of Maqasid al-Shariah (Al-Ahsan, 2015). Protection of Lives is one of the objectives of Islamic Law, the life of a Muslim is sacred, valuable, priceless and therefore needs to be protected. The protection of Human life in Islamic Law is an essential (Daruriyat). Therefore, this point defines the concept of Human Life as important and precious in Islamic Law.

Protection of Human Dignity is another objective of Shariah. The protection of human dignity is very vital and considered as an obligation and rights and as a guarantee of safe conduct by the society (Kamali, 2007). Allah have stated in the Qur’an that:

*“We have bestowed dignity on the children of Adam and conferred upon them special favors above the greater part of Our creation”* Al- Isra: 17

In the spirit of helping one another, it is a duty of wealthy individuals to assist the needy ones, which is regarded as a social obligation (*fard kifayah*). The *waqf* institutions are essential in helping the society as the human lives was designed in such a way that there are wealthy individuals and poor peoples, as well as weak and strong people. These circumstances indicate that there is a mutual assistance and dependency between the people. Assistance through *waqf* endowment is vital. Many Qur’anic verses has encouraged the gesture of mutual assistance from the rich to the

poor (Quran, 9:71; 24:22) rather than taking the opportunity to exploit others (Quran, 107:17). These good gestures were praised by Allah in the Quran, Gods love is in the spirit of sacrifice for others to create a just society (Quran, 4:8081; 16:55). *Waqf* was essentially structured and aimed of assisting the society in addressing their problems by providing a protection towards their lives and easing their difficulties especially in these trying times of COVID-19 pandemic and beyond.

The central point of the Maqasid al-Shariah is the inclusive development, while noninclusive development involves deprivation of needs of those effected, that jeopardizes the preservation of human being which is the central focus of Maqasid Shariah. In this regard, the paradigm of Maqasid al-Shariah necessitates the contemporary *waqf* institutions to develop and design programs that will encompass the issue of preserving human soul as one of the objectives of the Shariah. Similarly, the *awqaf* institutions have to set up a framework of *waqf*-based development programs which are in line with the objectives of Shariah in which all the development project should include empowering communities for the attainment of basic life necessities needed for the dignified survival of all (Kamali, 2008; Ibn Ashur, 2006). Protection of life (Hibz Nafs) requires all the necessities of life such as health care, education, shelter and clothing for the survival and avoidance of harm (Chapra, 2000).

The present day *waqf* models need to focus more on the objectives of Shariah, preserving human lives and dignity by empowering people to get easy access to education, health, food, shelter and clothing. To accomplish the Maqasid goal, *waqf* institutions need to include these goals in their programs with specified time frames.

*Waqf* has been described as a reviving point in the present day's Muslim community development (Siraj, 2012). *Awqaf* were introduced as a mechanism to overcome the economic challenges towards the community development (Sadeq, 2002). *Waqf* has been the comprehensive solutions which support the objectives of Shariah. (Lukman et al., 2014)

*Waqf* based empowerment programs are designed to complement the conventional socio-economic programs for the well-being of the society. *Waqf* funds are utilized to provide empowerment to the people which includes educational developments, micro- credit supports, healthcare services, entrepreneur and other welfare to the less privileged and poor people.

Mohsin (2013) argue that, *waqf* has the potential role in financing various social and economic needs of the society. He found that *waqf* plays significant role in the economic development of the Muslim nations without depending on government interventions.

### **The Impact of COVID-19 to the Economy in Kano**

COVID-19 Pandemic is endangering the economic well-being of the society and institutions (Sneider & Singhal, 2020). It has not only affected the health conditions of the people but affect the economic growth and structure. Therefore, it is leading to the economic recession of many states. (OECD, 2020).

The pandemic has impacted negatively on the activities of Small and Medium Enterprises (SMEs). Although the governments decisions of curtailing the spread of the diseases are necessary, but most of the business exposed to difficulties now and expected to continue in the near future. Among the problem faced by the business during this pandemic includes closure of their activities, and workers' retrenchment, and these hinder the future expansion of most of the business entities. (Craven et al, 2020). Changes in the business operations and conducts are identified as the great challenges for the sustainability and development of most of the SMEs. (Syed, 2019; Svatsova, 2017).

The Nigerian Central Bank has issued a credit relief to the affected business which amounted to \$136.6 M, despite that, many businesses are at the verge of collapsing, as informal workers are mostly affected, and people need money to survive. Most of the private business, small and medium enterprises have started recording lost, retrenched workers, cut salaries and

wages., The employees of private schools, restaurants, hotels cinemas, transportation companies, traders were mostly affected. The Nation's economy was badly hit by the COVID-19 pandemic and the people's welfare was affected.

With the total lockdown of Kano State, the schools were closed as well, and the closure of the schools does not only affect the private or government schools and teachers but also has repercussions on educational pursuit in the state. The schools' teaching and learning method has turned to online method in the other countries, but in Nigeria, this has become a very big challenge. This has caused a delay and damages to the educational system of the state and affect both primary, secondary schools and tertiary institutions.

COVID-19 Pandemic has exposed the weakness of the Nigeria's health care sector. Nigeria was regarded as a mother in the African continents with the largest economy. The country's health care sector received the allocation of only 5 percent in the countries 2020 budget. As at 29<sup>th</sup> June 2020, the number of confirmed COVID-19 cases in Nigeria was 20,544 with more than 300 recorded deaths; Kano state recorded 1200 confirmed cases with 45 deaths. The doctor to patient ratio was high at 1:2500, as most of the private hospitals were closed and the government hospitals were turning away other patients so as to avoid people gathering in the hospitals due to their lack of capacity to test every one, limited isolation centers, inadequate personal protective equipment, and other medical equipment needed to fight this disease. Nigerian Health sector was affected badly with the corona virus pandemic.

A study conducted revealed that: From 1950 households being interviewed, 42 percent of the households lost their jobs, 79 percent reported a decrease in the household income, 85 percent reported increase in the prices of food consumptions, 38 percent of households with school children reported inability to engage the children in any form of learning and 26 percent of households could not afford access to medical services. (National Bureau of Statistics, 2020).

## LITERATURE REVIEW

The COVID-19 outbreak has spread to many parts of the world with a short period of time and it is expected to spread to all parts of the world. Presently more than 140 nations globally have recorded about 735,000 Positive cases (Craven et al., 2020). Government of various countries have taken various measures in curtailing the spread of the COVID-19 pandemic which includes total lockdown of the states, movement restrictions, and other measures, and these efforts have affected the economic and social development of the countries (Craven et al., 2020). COVID-19 is endangering the economic growth and social wellbeing of the people and the nations. The pandemic has not only affected the health status of the people but also affect the world's economic structure which may likely led many economies into recession (Sneider & Singhal, 2020).

Usama (2016) in his study explore the impact of cash *waqf* in providing financial solutions to the economic crisis facing the Muslim nations. The study found that *waqf* endowment funds could be used to finance small entrepreneurs to establish their business. The field of *waqf* is experiencing innovative changes in its mechanism, with the establishment of different *waqf* products which caters for the needs and wellbeing of the Muslim communities and revitalize the economic situations that appear robust in the contemporary global economic crisis. (Farhana et al., 2014).

Khaf (1998) stated that *waqf* is vital for economic growth and recommended the formation of a third party that is unmistakable from the private sector to the public sector. He opined that this third segment can accomplish objectives of education, health, community welfare, and security for the public. The *awqaf* institutions are purposely established to subsidize their sufferings to cater for the needs of the community religiously, socially and economically (Habib, 2007).

*Waqf* can be utilized for fund raising specifically to improve the societal welfare and improve the socio-economic status of the society. There are existing gaps in the *awqaf* institutions which needed to be filled; *waqf* institutions has the qualities of political willingness, honesty and integrity, and administrative efficiency (Sahari & Aziz, 2013). Ismail et al. (2015) found that *waqf* is the mechanism to overcome the challenges of empowerment in the peripheral ummah and solve the problems of poverty and insecurity. The study proposed the use of *waqf* programs as a solution to the empowerment challenges.

## **METHODOLOGY**

This qualitative study was designed to obtain fresh insights on the impact of COVID-19 to the economy of Kano state due to the total lockdown of the state, and to explore the potential role of *waqf* in cushioning the effect of the COVID-19 to the economy. To achieve the research goal, an exploratory study was conducted through the telephone based on structured interview approach. Telephone interviews have been described as the safest means of getting information during this time of COVID-19 pandemic or any time of pandemic outbreak and good response will be obtained as well (Jackson, 2008).

The researcher interviewed six selected participants which comprise the people who are engaging in different kinds of business activities in the state, the stakeholders of the Kano State Waqf Board and other people effected by the pandemic. The wide range of participants helped researcher in getting better understanding on the issues of study.

The study adopted and used the Merriam ideals for qualitative data analysis. This model involves uniting, reducing and interpreting the participants' statements and utterances and what the researcher knows and understands with a view to create meaning. According Merriam, data analysis includes moving back and forth between the existing data and abstract concepts, between inductive and deductive reasoning, between description and interpretation. The findings can be planned and arranged in the form of descriptive accounts, explaining the data, themes or categories cut across data in order to answer the questions of the research. (Merriam, 2015).

Thematic analysis is the hunt for themes, which appears to be crucial for the explanation of the phenomenon. It requires recognizing the themes via thorough reading of the data in multiple times. In this approach, themes and categories are formulated from the data obtained from the interviews and documents analysis (Mason, 2006).

## **RESULTS**

### **The Role of Waqf in cushioning the impact of COVID-19 Pandemic in Kano**

The paradigm of Maqasid al-Shariah necessitates the contemporary *waqf* institutions to develop and design programs that will encompass the issue of preserving human soul as one of the objectives of the Shariah. Similarly, the *awqaf* institutions has to set up a framework of *waqf*-based development programs which are in in line with the objectives of Shariah; all the development project should include empowering communities for the attainment of basic life necessities that are needed for the dignified survival of all (Kamali, 2008).

*Waqf* has been described as a powerful concept to be discovered by the Islamic Scholars and academicians to the best level of *waqf* extents. For a long period of time *waqf* have significantly played a role in the economic and social development of various Muslim communities. "However, its popularity as unique and progressive development tool shows a decreasing trend in the Muslim community nowadays" (Ihsan & Ibrahim, 2011). *Waqf* experienced innovative changes in its mechanism, with the establishment of different *waqf* products that cater to the needs and wellbeing of the Muslim communities and revitalize the economic situations that appear robust in the contemporary global economic crisis (Farhana Mohamad et al., 2014).

The present economic challenges in the state, as a result of the COVID-19 pandemic has clearly shown to the Muslim society, that there is a need for a new framework that will emphasize the charitable assistance that will lessen the indebtedness among the people. *Awqaf* Institutions in Kano are making efforts in cushioning the impact of COVID-19 Pandemic in the state, where people were mobilized, and funds are donated from various wealthy individuals and organizations.

### **Theme one: Waqf based Health Care Services**

The first theme identified is the role of *waqf* in the provision of health care services to protect the lives of the Kano citizens and to cushion the impact of the COVID-19 among the people in the state, in order to achieve one of the objectives of Shariah which is the Protection of Life.

At a time when health care services have become utmost priority in the state due to the effect of the pandemic and deteriorated condition of the state health care facilities, protection of lives is one of the major cardinal objectives of Shariah. Saving lives is essential and one of the objectives of the Shariah. therefore, it has to be taken by the *waqf* institutions with utmost importance, during this era of COVID-19 pandemic and beyond.

Cash *waqf* plays a significant role in Kano, which individuals and foundations are donating cash to support the purchase of required medical facilities for emergency COVID-19 treatment, such as ventilators and other Personal Protection Equipment. The interview participants have stated that:

*The Philanthropist Aliko Dangote has donated 1 Billion Naira to cushion the impact of the COVID 19, in addition he established and equipped temporary 600 bed capacity Isolation center at Sani Abacha Stadium Kano.*

*Abdussamadu Isyaka Rabiu Donated 15 Ambulances and 5 Hilux vehicles for the COVID 19 patient shuttles. Similarly, the Philanthropist has assisted more than one thousand households with food items to cushion the effect of the COVID 19 pandemic.*

*Assalaftiyya waqf institution said to have collected donations from the various people in Kano with an intention of utilizing the funds to assist the victims of COVID 19 pandemic. The collected funds to be used to finance the families of the deceased people that died as a result of the pandemic, with food items, and other living expenses.*

*We know that there is high demand of Hand Sanitizers, the demand is high while the supply is low that hike the price, Waqf Al- Khairy with the assistance of some wealthy people in kano take the responsibility of producing Hand Sanitizers, Face masks and distributed free of Charge to various communities in the state in order to provide good hygiene and protect themselves from the COVID-19 pandemic.*

*Some foundations in kano are giving financial assistance to the poor people who cannot afford hospital charges, some of these philanthropists deposit a huge amount of money in the different hospitals as Sadaqa jariya for the benefits of the patients that cannot afford their hospital bills.*

*Many organizations in kano are donating money as a cash waqf and dedicated it to the poor and less privilege patient in various hospitals, the money to be used for patients that come to the hospital and they cannot afford the medical bills, example of these organization is Association of Muslim medical Practitioners of Nigeria, kano branch. And many more.*

The findings supported that hospitals and medicines are among the famous sectors of *waqf*, in which *waqf*-based hospitals and health care services are established by Muslims in different communities, especially for the use of Youth, Children and women (Habib, 2007).

### **Theme Two: Waqf based Economic and Social Welfare**

The second identified theme is the potentiality of *waqf* in the provision of the economic and social welfare to the people affected by the COVID-19 pandemic in Kano state for the protection of Human dignity which is one of the objectives of Islamic Law.

*Waqf* is a multipurpose institution which provides the basic amenities to the Muslim Communities, (Sadeq, 2002) thousands of people has donated cash as *waqf* to the various *awqaf* institutions including the Kano State Waqf Board. The data gathered from the interview reveals that:

*Alhaji Aminu Dantata has donated the sum of 300 Million Naira to help in assisting the people as a result of the economic impact of the COVID 19 in Kano, the funds are to be distributed to the daily wages workers who are not able to go out for work due to the state lockdown and the less privileged people.*

*...we are receiving waqf donations from the wealthy people in the state and the generated funds will be utilized to provide relief to the families of the sick people affected by this pandemic, by giving them monthly stipends until they recover and be able to take care of themselves.*

Morris et al. (1994) assert that the form of *waqf* entrepreneurship venture can be considered as philanthropic disposal of wealth with the intention of generating wealth for the benefit of the youth and the less privileged. In line with this the interview respondent stated that:

*The donated funds can be given as temporary credit relief to some selected Youth who lost their jobs as a result of the economic challenges due to the outbreak of corona virus, the beneficiary can use the funds to set-up small businesses and sustain their living.*

*Small and Medium Enterprises who has lost their capital as a result of this pandemic can be considered and supported with working capital to make sure of sustainability and continuity of their business in this time of the pandemic and beyond.*

The interview participants expressed the view that *waqf* funds can be used in the Musharaka and Mudharaba modes in order to empower the youths in Kano towards the cushioning of the economic impact of COVID-19 pandemic in the state:

*Musharakah partnership can be applicable and provide the business capital to the youth to establish a small- scale business venture. In a situation whereby a youth has little and insufficient amount of money as capital to start up a business, cash waqf fund can contribute significantly and support him with some capital to form the partnership. The profit earned in the business would be shared on the agreed ratio based on the Capital contribution.*

*Mudharaba Financing can be used to provide capital for the trained youth that wants to establish their small business and support themselves, established independency and financial security of the. The profit will be shared on the agree ration between the Youth and the waqf institution.*

This finding reinforces evidence of Kahf, 2006, who argued that capital can be provided by the cash *waqf* to the people for them to start up a business and support themselves. Kahf (1998) expressed that, the significance of *waqf* to the socio- economic growth of any society involves



private and profit-oriented sectors which have the responsibility of providing the welfare to the society. The other participant mentioned that:

*There are some waqf based schools who pledged to take the responsibility of educating the children of the effected victims of COVID-19 and the people who lost their jobs in this course free of charge, until the stabilization of the economic situations of the state.*

A philanthropic gesture by some wealthy individuals to the poor and the needy during this trying time of the COVID-19 pandemic has been recorded. The interview respondent highlighted that:

*We have received money, food items as palliatives to cushion the impact of the state lockdown and movement restrictions as a result of the corona virus pandemic, from our neighbors who are wealthy, I used the money received to take care of my family to pay for rent and buy medicine.*

*Rich individuals and institutions are distributing palliatives to the masses and the people in need, we have received money in cash, food items and a center was designated to those who are sick to go and receive medical attention in our area.*

## **DISCUSSION**

Shariah in this regard, aims in the provision and establishing a better atmosphere as well as protecting the lives and dignity of humans. These are done by providing the *waqf*-based basic necessities needed for health care services and economic stimulus for the betterment of the people and the ease of their sufferings as a result of the economic meltdown during and post COVID-19 periods. The findings of the study reveal that the *waqf* institutions and the philanthropic activities in Kano state have played a vital role in subsiding the difficulties and the health and economic impact of COVID-19 pandemic in the society. The data show that, the *Waqf* institutions and wealthy individuals in the state have provided the health care facilities needed to curtail the spread of the COVID-19 virus such as isolation centers, vehicles like ambulances for transporting of the patients, and other vehicles for the use of medical personnel and movement of medical equipment. Financial assistance was given to the COVID-19 victims to purchase medicines and to take care of their families.

The findings of the study further reveal that, capital was provided through cash *waqf* funds that was given to the needy people who are affected by the pandemic to re-start their businesses which have collapsed as a result of the total lockdown of the state. Financial assistance was given through the generated cash *waqf* to the COVID-19 victims, and this helped them in taking care of themselves towards protecting their lives and dignity. The findings of the study indicate that *waqf* has the potential roles in cushioning the economic and health impact of the COVID-19 pandemic in Kano State. *Waqf* institutions as well as individual philanthropist had played an important role in mitigating the impact of COVID-19 in Kano by provision of various social and economic needs of the people.

## **CONCLUSION**

The study concluded that the global outbreak of the COVID-19 pandemic has impacted negatively to the people of Kano, not only on the health care but also on the economic and social wellbeing of the society. Measures taken by the government in curtailing the spread of the disease which includes total lockdown of the state beginning in April, closure of Airports and all the state borders, suspension of all business activities during this pandemic; These measures have resulted in the retrenchment of workers and the hindrance of the future expansion of most business entities. Most of the Kano state people are daily wage workers working in the informal

sectors; the lockdown of the state exposed them to many difficulties, loss of capital, and loss of jobs among others.

*Waqf* institutions has played a vital role in the provision of social and economic welfare and reduced the sufferings of the Muslim Ummah. There are various programs adopted by the *awqaf* institutions in cushioning the impact of the COVID-19 pandemic among the citizens, many wealthy people have contributed from their wealth for charitable purposes. However, *waqf* institutions has provided the relief materials, and various health care facilities to the victims of COVID-19 and poor people. Meanwhile, through cash *waqf* many people received financial support that will help them in re-setting up their business and support their families towards the economic development of the state and the country.

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