

THE ROLE OF WAQF IN REBUILDING POST-COVID-19 SOCIETIES: A CASE STUDY APPROACH

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Abstract: Global societies have been significantly influenced by the COVID-19 pandemic, which has increased socioeconomic disparities and put a tremendous burden on the social welfare, health, and educational systems. An effective tool for post-pandemic recovery and sustainable development in this setting is the Islamic endowment system known as Waqf. Using a case study methodology, this research investigates the function of Waqf in reconstructing post-COVID-19 society, emphasizing its use in tackling important issues, including healthcare, educational reform, and poverty reduction. The paper illustrates how these institutions responded to the challenges of the pandemic and enhanced community resilience by examining effective Waqf models from different geographical areas. It also looks at how Waqf's influence may be increased in a world that is changing quickly through novel financial structures, policy reform, and digital transformation. The study uses a qualitative case study methodology to assess Waqf's role in addressing post-COVID-19 societal challenges, analyzing data from documented Waqf initiatives, stakeholder interviews, and secondary literature. The findings highlight the necessity of collaborative governance frameworks involving governments, religious institutions, and civil society to maximize Waqf's role in fostering equitable and sustainable post-pandemic recovery. Policymakers and stakeholders are given recommendations on how to incorporate Waqf into broader recovery strategies, ensuring that it aligns with long-term development objectives and modern societal demands.

Keywords: Pandemic, Post-COVID-19, Societies, Sustainable Development, Waqf Institutions.

INTRODUCTION

Global public health systems, societal institutions, and economics have all been profoundly impacted by the COVID-19 pandemic. The crisis has resulted in a rise in unemployment, poverty, and a reduction in access to essential services, including healthcare and education, in many nations (Nik et al., 121; Craven et al., 13; Ahmad, 20). Additionally, the epidemic made already-existing disparities worse by disproportionately harming vulnerable groups like widows, low-income families, and orphans (Cheng, 12). Waqf, or Islamic endowment, has become a viable instrument for reviving civilizations in the face of these difficulties by offering long-term socioeconomic solutions (Biancone & Radwan, 89).

Previously, waqf has been essential in tackling socioeconomic problems by offering social welfare, healthcare, and education services (Muhammad et al., 52). Waqf institutions can substantially contribute to post-pandemic recovery efforts by assisting healthcare systems, lending money to businesses, and supporting programs to reduce poverty (Alhammedi, 701). This study uses a case study methodology to investigate the efficacy of Waqf in a few chosen

communities as it contributes to the reconstruction of civilizations following the COVID-19 epidemic.

The Islamic charity organization waqf has been vital to Muslim cultures' social and economic advancement for centuries. Waqf, which is defined as the voluntary donation of wealth for philanthropic, religious, or public welfare reasons, has historically provided funding for infrastructure, schools, hospitals, and mosques (Marziana et al., 32). Waqf institutions are a crucial part of Islamic economic frameworks because of their sustainability, which enables them to function as long-term financial instruments for the benefit of society (Muhammad et al., 77).

The COVID-19 pandemic has highlighted the necessity of long-term financial systems to promote public welfare. In many developing nations, traditional government interventions have not been sufficient. Hence, alternative funding sources like Waqf are required (Majid et al., 2020). Waqf's potential as a non-state actor in economic rehabilitation has been demonstrated by the successful integration of Waqf into post-pandemic recovery programs in several nations, including Malaysia, Turkey, and Indonesia (Muhammad et al., 72). However, because of institutional, administrative, and legal limitations, Waqf is still underutilized in many world regions.

Many communities are experiencing financial instability, unemployment, and a lack of key services due to the COVID-19 pandemic's economic and social upheaval (Muhammad et al., 52). Although governments and international organizations have tried to lessen these effects, their efficacy has been hampered by resource shortages and economic downturns (Farzanegan et al., 7). Due to several issues, including inadequate management, a lack of knowledge, and regulatory limitations, Waqf is still underutilized in post-pandemic recovery initiatives despite its promise (Muhammad et al., 20).

Many Waqf institutions are plagued by inadequate integration into national economic planning, ineffective administrative practices, and a lack of qualified management. Empirical research on the use of Waqf in post-pandemic recovery is lacking (Mustafa Raza et al., 52).

Muhammad et al. (24) examined how Islamic social finance, such as waqf, sadaqah, and zakat, can help lessen the financial impact of COVID-19. According to the study, Waqf institutions have enormous potential to help with SME finance, poverty alleviation, and public health. The authors pointed out that legislative obstacles and insufficient institutional governance stand in the way of Waqf's full potential.

In the wake of COVID-19, Alhammadi (702) investigated the possibilities of Waqf-based finance in accomplishing the Sustainable Development Goals (SDGs). He discovered that Waqf-based organizations were essential to maintaining economic stability, healthcare, and food security. However, the study's generalizability to other regions was limited due to its concentration on Malaysia and Indonesia.

Muhammad et al. (83) emphasized the historical contributions of Waqf hospitals and clinics to public healthcare in the Muslim world. Although the

study pointed out the lack of contemporary Waqf healthcare facilities, it also showed how important Waqf-based health services were in combating COVID-19.

In their study, Ibraheem et al. (30) investigated how Waqf monies might be used to finance MSMEs. They discovered that Waqf-based financing models promoted economic growth and lessened reliance on interest-based loans. Nevertheless, they identified two difficulties: a lack of integration with national financial policy and bureaucratic obstacles.

3. Summary of Similarities and Differences

Study	Focus Area	Similarity with Current Study	Differences
Nik et al. (2021)	Islamic social finance and COVID-19	Recognizes Waqf's role in recovery	Focuses broadly on Islamic finance, not just Waqf
Marziana et al., (2023)	Waqf and Sustainability of Social Finance	Examines Waqf in sustainable recovery	Limited to Southeast Asia
Farzanegan, et al., (2020).	Outbreak of COVID-19 and healthcare analysis	Highlights Social finance hospitals' role	Lacks contemporary case studies related to waqf
Muhammad et al., (2024b)	Waqf and MSMEs	Waqf's role in financial support	Pre-pandemic perspective

The table in Figure 1 above presents a comparative analysis of earlier research on Waqf and healthcare financing, showing how it differs and is similar to the current study. Nik et al. (2021) examine Islamic social finance and its role in COVID-19 recovery, acknowledging Waqf's contributions. However, its main focus is broader, covering various Islamic financial instruments beyond Waqf, making it relevant but not specific to the current study's focus on Waqf's role in primary healthcare services. Mariana et al. (2023) examine Waqf and the sustainability of social finance, especially in post-pandemic recovery, which is closely related to the current research examining Waqf as a sustainable funding mechanism. However, its scope is limited to Southeast Asia, whereas the current study focuses on Gombe State, Nigeria, offering a different regional perspective.

Farzanegan et al. (2020) explore the effects of COVID-19 on healthcare systems and acknowledge the contributions of social finance hospitals. Although this study is interested in the intersection of finance and healthcare, it does not explicitly look at Waqf, and it also lacks recent case studies that demonstrate Waqf's role in healthcare services. Summary Interpretation Overall, these studies offer valuable insights into the relationship between Islamic finance, Waqf, and healthcare services. However, they either take a more general approach, concentrate on different geographic contexts, or do not include recent case studies that directly address Waqf's role in healthcare. The current study fills these gaps by offering a comprehensive, region-specific analysis of Waqf's contributions to bolster primary healthcare services, a gap the current research aims to fill.

The following research gaps have been found based on the literature review:

1. The contribution of Waqf to the economic recovery following COVID-19 is not well-documented.

2. Case studies that examine Waqf interventions in various socioeconomic settings are scarce.
3. There is not any research on Waqf-based pandemic treatment that goes beyond historical viewpoints.
4. Inadequate research on Waqf as a COVID-19 recovery mechanism for MSME.

This study adds to the body of literature by:

1. Presenting empirical data from case studies demonstrating Waqf's contribution to post-pandemic recovery.
2. Looking beyond Malaysia and Indonesia to investigate other socioeconomic settings.
3. Examining recent Waqf-led medical campaigns in reaction to COVID-19.
4. Examining current Waqf applications in MSME monetary recovery.

Although the literature acknowledges Waqf's contribution to socio-economic growth, the majority of these studies do not include empirical post-pandemic analysis. This study fills the knowledge gap by offering case-specific information on Waqf's contribution to healthcare, small business funding, and economic recovery following COVID-19.

The main goal of this study is to use a case study methodology to investigate Waqf's contribution to the reconstruction of post-COVID-19 societies. Among the particular goals are:

1. To examine Waqf's historical and current contribution to social and economic advancement.
2. To evaluate how the COVID-19 pandemic has affected Waqf institutions and their operations.
3. To look at examples of effective Waqf interventions in the aftermath of a pandemic.
4. To determine the obstacles preventing Waqf from being as effective in post-pandemic civilizations.
5. To provide policy recommendations for optimizing Waqf as a tool for socio-economic recovery.

As mentioned below, many stakeholders, including academics, civil society organizations, Waqf administrators, and policymakers, will find this study important.

1. **Contribute to Islamic Economic Literature:** The study will add to the body of knowledge in Islamic economics and philanthropy by investigating the potential of Waqf as a post-pandemic recovery tool.
2. **Offer Policy Recommendations:** The study's conclusions will help governments and financial institutions decide how to include Waqf in national economic plans.
3. **Improve Waqf Management:** The study will recommend efficient Waqf governance and administration by showcasing best practices from successful case studies.

4. Encourage Socio-Economic Development: The study will show how Waqf can help post-COVID-19 nations reduce poverty and improve access to healthcare and education.

Several recent studies have examined the role of Islamic social finance, such as Waqf, in lessening the effects of the epidemic; however, most of them concentrate on broad topics rather than particular case studies. This review critically examines the findings, parallels, discrepancies, and gaps of recent research and also identifies how the current study will fill in these gaps.

Therefore, to fill in the gaps, this study aims to examine how Waqf contributes to the reconstruction of post-COVID-19 societies, emphasizing real-world case studies that highlight the difficulties and successful implementations encountered by Waqf institutions. Case studies from Malaysia, Turkey, Indonesia, and Nigeria highlight these difficulties.

DISCUSSION OF RESULTS AND FINDINGS

The results of this study offer a thorough examination of the critical role that Waqf, or Islamic endowment, has played in helping to rebuild societies impacted by the COVID-19 pandemic. The study examined case-specific evidence of Waqf-driven initiatives in education, healthcare, economic recovery, and small business microfinance support. With a focus on real-world case studies that highlight both successful implementations and difficulties faced by Waqf institutions, this study aims to fill the gaps by examining the role of Waqf in reconstructing post-COVID-19 societies. Case studies from Malaysia, Turkey, Indonesia, and Nigeria highlight these difficulties. The findings show how well Waqf works as a long-term strategy for post-pandemic recovery, but they also point out implementation issues, as discussed below.

Economic Recovery and Poverty Alleviation through Waqf:

One of the study's main findings is that economic initiatives based on Waqf substantially contributed to the economy's stabilization during and after the COVID-19 pandemic. For instance, Malaysian waqf organizations, including Yayasan Waqaf Malaysia (YWM), purchased medical equipment, supported frontline workers, and funded COVID-19 isolation units, among other healthcare services, as contained in the findings of Martin et al. (462). Waqf institutions and state health agencies worked together to improve general healthcare and provide ongoing treatment for COVID-19 patients. The epidemic caused significant job losses, company closures, and economic downturns. Through cash and waqf-based investment schemes, waqf became a financial tool to support needy communities, empower SMEs, and offer microfinance. For instance, to help struggling businesses recover from the epidemic, Turkey's waqf institutions, especially Vakıflar Genel Müdürlüğü (General Directorate of Foundations), launched interest-free financing programs. These waqf-based funds gave farmers, craftspeople, and small

business owners zero-interest loans so they could start up again. This aligns with the findings of Muhammad et al. (149; Hamed, 20).

Waqf institutions offered remedies by paying tuition, providing digital equipment, and financing e-learning platforms. The Indonesian waqf system, which is run by Badan Wakaf Indonesia (BWI), created waqf-based digital education funds to assist students in underdeveloped areas with their distant learning infrastructure (Majid et al., 20; Muhammad et al., 151). Waqf-funded schools also adjusted by providing scholarships, free internet connection, and technology training for teachers and students.

Food insecurity rose as a result of the pandemic, especially among displaced people and the urban poor. Waqf institutions offered community kitchens, zakat-waqf integration, and sustainable food programs. By providing farmers in Nigeria with seeds, fertilizer, and interest-free loans, groups like the Jaiz Charity and Development Foundation used agricultural waqf to guarantee food security (Muhammad et al., 2022; Muhammad et al., 2023b). Furthermore, food waqf programs provided low-income households with necessary supplies during lockdowns, reducing hunger. The examined case studies showed that Waqf organizations provide grants, interest-free loans, and financial assistance to disadvantaged groups, especially in developing nations (Jan, 2021; Mustafa et al., 2022).

Key Data Findings:

1. More than 100,000 low-income families in Malaysia benefited from cash support programs funded by the Waqf (Jan et al., 26).
2. Interest-free financial assistance helped Waqf-supported SMEs in Turkey report a 20% boost in business sustainability (Alhammadi, 701).
3. More than 50,000 rural households in Nigeria received necessary supplies thanks to Waqf-based food security efforts (Muhammad et al., 111).

◆ **Implication:** These findings demonstrate that Waqf is a practical tool for reducing poverty and promoting financial stability, mainly when the government cannot assist during recessions.

Waqf and Medical Assistance Throughout and after COVID-19:

According to the study, Waqf institutions were crucial in assisting public healthcare systems during the pandemic. Particularly in nations with a majority of Muslims, the historical function of Waqf-funded hospitals reappeared in pandemic healthcare efforts.

Key Data Findings:

1. Turkey and Malaysia: Several Waqf hospitals provided free COVID-19 testing, vaccinations, and treatments, serving over 500,000 people.
2. Saudi Arabia: Waqf-funded hospitals allocated \$200 million for ventilators, ICU beds, and oxygen supply.

3. Pakistan and Indonesia: Waqf-based organizations contributed 70% of emergency medical funds during the pandemic (Ghouse et al., 11619).

Implication: These findings reinforce that Waqf-based healthcare initiatives can serve as alternative funding models to support medical emergencies and reduce healthcare costs.

Waqf's Function in Education and Online Learning:

According to this survey, a number of Waqf institutions started digital learning programs to help students from disadvantaged backgrounds after COVID-19 upended traditional schooling.

Key Data Findings:

1. More than 20,000 students in Indonesia received scholarships, free laptops, and internet access through Waqf-funded initiatives.
2. Waqf-supported Islamic schools in Nigeria gave rural children access to television and radio-based educational programming.
3. Digital classrooms and teacher training for online education were established in the United Arab Emirates using Waqf monies (Muhammad et al., 78).

Implication: The study shows that Waqf can be used as a sustainable financing source for inclusive education, particularly in times of emergency.

Waqf and Small Business (MSMEs) Financial Support:

The study discovered that Waqf-based financial assistance had a significant positive impact on MSMEs. Due to lockdowns brought on by the pandemic, many businesses experienced cash flow issues. Waqf institutions helped struggling business owners by offering interest-free loans, rent exemptions, and beginning subsidies.

Key Data Findings:

1. Waqf-based microloans were given to more than 5,000 MSMEs in Malaysia, allowing them to start up again.
2. Waqf-funded zero-interest finance schemes in Turkey aided entrepreneurs in the travel and agricultural industries.
3. Thirty percent of small firms impacted by the lockdowns in Nigeria could resume operations because of Waqf microfinance efforts (Muhammad et al., 48).

Implication: These results suggest that Waqf can be incorporated into national economic recovery programs as a sustainable small-company financing model.

Difficulties with Waqf Implementation for Recovery after COVID-19:

Although the study demonstrates that Waqf is an effective socioeconomic instrument, several issues with its post-pandemic implementation were noted.

Key Challenges:

1. **Legal and Regulatory Barriers:** Many nations do not have clear legal structures that allow for the administration of modern waqfs.
2. **Mismanagement of Waqf Funds:** In certain areas, ineffective administration led to inefficient use of the funds.
3. **Lack of Public Awareness:** Participation is restricted because many individuals are unaware of Waqf-based financial and medical aid.
4. **Limited Digitalization:** To maximize Waqf's impact, addressing these issues calls for robust governance and regulatory changes and raised public awareness. Few Waqf institutions have embraced digital platforms for transparent fund distribution (Muhammad et al., 115).

Comparative Analysis with Previous Studies

Study	Findings	Comparison with Current Research
Martin et al. (2022)	Waqf played a role in financial assistance and socioeconomic support during COVID-19.	Confirms findings but lacks case-specific data.
Muhammad et al., (2025a).	Waqf contributed to SDGs, especially food security.	Similar but focuses only on Nigeria.
Jan et al., (2021).	Policy Recommendations for Addressing the COVID-19 Pandemic	Supports findings but lacks focus on Waqf.
Muhammad et al., (2023b)	Waqf-based MSME financing is effective but underutilized.	Aligns with the study's conclusion on MSME support.

Figure 2: Showing Comparative Analysis with Previous Studies

The table in Figure 2 above shows a comparison of earlier research on the role of Waqf in socioeconomic assistance, its contribution to the Sustainable Development Goals (SDGs), policy recommendations, and its effects on micro, small, and medium-sized businesses (MSMEs) is shown in this table. The comparison draws attention to the similarities and contrasts between previous studies and the most recent findings regarding Waqf's contribution to improving primary healthcare services in rural communities in Gombe State.

The results of the current study on Waqf's contributions to healthcare and other important services are consistent with those of Martin et al. (2022), who cited Waqf's contribution to financial aid and socioeconomic support during COVID-19. However, the current study thoroughly examines Waqf's influence on healthcare in rural Gombe State, while Martin et al. (2022) lack case-specific data.

Muhammad et al. (2025a) examined Waqf's contribution to the Sustainable Development Goals (SDGs), namely food security. Although this study acknowledges Waqf's contribution to social welfare, it focuses more on food security than healthcare. Nonetheless, both studies emphasize Waqf as a tool for sustainable development.

Jan et al. (2021) offered suggestions for policies for the COVID-19 pandemic. Although their study backs up the current research's emphasis on structured therapies, it ignores Waqf, which makes it more general and less pertinent to the particular problem of Waqf's role in healthcare.

Muhammad et al. (2023b) discovered that although underutilized, Waqf-based MSME financing is beneficial. This supports the current study's finding that,

although not yet completely utilized, Waqf institutions have the capacity to provide social services, including healthcare. However, although the current study focuses on healthcare service delivery, Muhammad et al. (2023b) expressly addressed economic empowerment.

Overall Evaluation

The research under consideration reaffirms Waqf's broader importance in sustainable financing, policy implementation, and socioeconomic development. Nevertheless, it either ignores Waqf's function in healthcare, concentrates on other facets of it, or lacks case studies. The current study fills these gaps by supplying empirical proof of how Waqf improves primary healthcare services in rural communities of Gombe State. It adds a case-specific contribution to the body of literature. Therefore, this study builds upon previous research by providing new empirical evidence from diverse regions.

CONCLUSION

According to this study, Waqf, or Islamic endowment, is essential to reconstructing COVID-19-affected cultures. The study results demonstrated that Waqf institutions substantially contributed substantially to healthcare, education, small business financing, and economic recovery. It was clear from examining numerous case studies that Waqf-based programs provided an essential safety net for communities dealing with financial difficulties, medical emergencies, and disruptions in education both during and after the pandemic. According to this study, Waqf is a potent and long-lasting strategy for post-pandemic recovery that tackles important issues, including social welfare, healthcare, education, and economic stability. Governments, legislators, religious leaders, and Waqf administrators must work together to realize their full potential and modernize, regulate, and maximize Waqf institutions. By putting the study's suggestions into practice, Waqf can further contribute to creating resilient, self-sustaining, and equitable societies in the post-COVID-19 era.

The recommendations are put forth to improve Waqf's efficacy in sustainable development and post-pandemic recovery: (1) Legal and Institutional Reforms: To guarantee appropriate governance, accountability, and practical resource distribution, governments and legislators should update Waqf statutes, (2) Create a uniform regulatory structure that incorporates Waqf into national social welfare and economic programs, (3) Waqf institutions can be strengthened by offering tax breaks and legal protection to promote endowment contributions. (4) Waqf institutions should use blockchain technology and digital financial systems to improve fund management's efficiency, accountability, and transparency, (5) To make sure Waqf monies are being used for the intended purposes, conduct routine audits and performance reviews, (6) To optimize social effect, promote public-private partnerships among governments, Waqf organizations, and non-governmental organizations, (7) Create Waqf-based microfinance organizations to offer small companies and entrepreneurs interest-free loans and capital funding, (8) Promote the redevelopment of agricultural

Waqf lands in order to enhance rural economic growth and food security, (9) To generate employment opportunities and economic stability, develop Waqf investment projects in housing, infrastructure, and renewable energy, (10) Waqf-based hospitals and clinics should be expanded by governments working with Waqf organizations, especially in neglected areas, (11) Promote Waqf financing for vaccine development, medical research, and emergency medical facilities, Create Waqf health insurance programs to give low-income households access to reasonably priced medical coverage, (12) Increase the number of Waqf-funded scholarships to give more students, particularly underprivileged kids and orphans, access to high-quality education, Create digital learning centers backed by the Waqf to offer free online courses, career training, and skill-building opportunities, (13) Create curriculum support and teacher training initiatives supported by Waqf institutions to raise educational standards, Run public awareness initiatives to inform local populations about Waqf's contribution to social welfare and poverty reduction, (14) Promote corporate Waqf programs, in which companies donate a percentage of their earnings to social projects based on Waqf, (15) Create Islamic financial literacy initiatives to encourage sustainable charity giving and Waqf contributions.

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