



Impact of *WAQF* on the welfare of orphans and widows in Kano metropolis: A case study of Salam *WAQF*

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Abstract

Orphans and widows constitute a significant portion of any developing or underdeveloped society. However, their basic needs are not properly catered for there by subjecting them to various forms of hardships. This is due to the negligence on the part of both individuals and the state as a whole towards the wellbeing of the orphans and widows. As such Waqf is seen as a vehicle through which the welfare of orphans and widows can be improved. Data for the study were collected through administration of questionnaire and interview. 120 questionnaires were administered to respondents (orphans and widows' beneficiaries) and data collected for 105 respondents were analysed using percentages frequency distribution and binary logistic regression tools of analysis. Binary logistic regression has shown that both access to clothing, skill acquisition, education support provide by Salam Waqf significantly improves the welfare of orphans and widows. However, accesses to health care support do not have significant impact to the beneficiaries. Lack of awareness and inadequate financial support hinders the effective functioning of Waqf. The study therefore, recommends among others, investing more in Waqf foundation especially by targeting orphans and widows, increased awareness on Waqf, liaising with local, state and federal government in order to improve Waqf as well as providing laws and regulatory body that will be supervising and protect the activities of Waqf foundation in order to achieve sustainability.

Keywords: Waqf, Welfare, Orphans and Widows

Introduction

Poverty being a universal problem has been a big challenge of modern economies. It is one of the biggest problems facing virtually every society (Pramanik, 2009). Orphans and widows become subjected to poverty due to negligence on the part of state and individuals. Poverty is a contemptible condition where people are deprived access to basic needs like food, shelter, clothing, education, economic opportunity, economic resources and employment among others (Tariq, 2014) ^[45]. Orphans and widows are considered to be the most vulnerable class of people in almost every society (Balogun, 2017). They are subjected to various forms of deprivation which negatively affects their welfare (Tariq, 2014) ^[45]. Most of the world's poorest people are orphans and widows whose economic rights, contributions and priorities needed to improve their capabilities for income generating activities and living standards have been largely overlooked. This is further compounded by their inadequate access to capital, low levels of literacy, education, skills, poor health condition and limited access to other basic resources.

Welfare is the state of good health and is one of the principal values of Islam. One's religious life as a Muslim remains incomplete if he/she renders no service to humanity.

Allah (S.W.T) says in (Quran 2:177) “it is not righteous that ye turn your faces towards east or west; but it is righteous to believe in *Allah* and the last day, and the angels, and the book, and the messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for needy, for wayfarer, for those who ask and for the ransom of slaves; to be steadfast in prayer and practice regular charity, to fulfil the contracts which we have made, and to be firm and patient in pain (or suffering) and adversity, and throughout all periods of panic, such are the people of truth, the God fearing”. In *Hadith Qudsi*, it is said that *Allah* on the Day of Judgment will be displeased with those who do not care for the sick people, orphans, and who do not give food to those who ask. *Allah* will question them and demand explanations from them (Tariq, 2014) ^[45].

The individual, the family, the state and the non-governmental institutions including foundations are all responsible for promoting the welfare of the *Ummah*. As an endowment organization, *Waqf* is responsible for discharging some duties to the society which include uplifting the welfare of orphans and widows among others. A *Waqf* institution as a foundation carries out public services and charitable works. Islam lays great emphasis on supporting the less privilege which can be seen in a number of *Quranic* verses and hadiths of the noble prophet (S.A.W). Islam has declared it the responsibility of the wealthy to look after the deprived in the society. *Allah* says in (*Quran* 65:7) “... Let him who hath abundance spend in charity from his wealth and he whose provision is measured, let him spend of that which *Allah* has given him ...” Abu Huraira narrated that the prophet said “Give *sadaqah*, for it destroys sins like fire destroys wood” (Al Nawawi in Ma’arouf, 2003). Abu Huraira reported that the prophet (S.A.W) said “When the son of Adam dies, his deeds come to an end apart from three things: *sadaqah al-jariyah* (on-going charity)...” (Al-Nawawi cited in Basheer & Eletter, 2010 and Rameli *et al*, 2013). Aamir and Uqbah narrated that the prophet (S.A.W) said “Everybody will be shaded by his *sadaqah* on the day of judgment” (Ibn Hibban & Hakim, nd in Eweiss, 2003).

Waqf institutions came into existence in order to contribute towards uplifting the welfare of the *Ummah*, through building of hospitals, investing in research and development, financing small businesses, poverty alleviation programs and employment among others. Establishing foundations is one of the best ways of giving out in charity and considered a good deed. *Waqf* in Islam plays a major role in solving numerous problems at both levels for an individual and state (Al-Mukhlif, n.d). *Waqf* is an act of worship which a Muslim does seeking *Allah's* reward. It promotes the spirit of generosity, economic balance and justice among all social strata; it also nurtures love and affection and redresses the deficiency caused by government budgets. This study, therefore, is meant to examine the role of *Waqf* institutions in welfare enhancement of orphans and widows in Kano metropolis.

It is indeed an irony that despite Nigeria being a resources' rich country, most of its citizens live especially women are in abject poverty (VOWAN, 2016) ^[47]. Quite worrying is the intergenerational dimension that the incidence of the social menace of poverty is assuming in Nigeria (Adewale, 2013) ^[2]. In terms of regional distribution, data from the National Bureau of Statistic of Nigeria as well as the Central Bank of Nigeria suggest that the prevalence of poverty in Nigeria is significantly a northern phenomenon (Dogarawa, 2006) ^[16].

Unfortunately, this region is predominantly Muslims. While the causes of such incidence are numerous, its manifestation is even more. For instance, many Nigerian Muslims are not capable to adequately catering for their families due to their financial constraints. The poverty level has forced many children to drop out from school at different levels while many of them are engaged in child labour most especially orphans (Amuda, 2013) ^[9].

The Nigeria's Federal Ministry of Women Affairs and Social Development in 2006 estimates that there are 17.5 million Orphans and Vulnerable Children (OVC) nationwide. Kano state which is a densely populated state is reported to have about 1.3 million orphans. It is also estimated that the population of widows in Kano State is 500,000 (Voice of Widows, Divorces and Orphans in Nigeria, 2016). Little attention is being paid to the well-being of orphans and widows. This is one of the reasons why social vices are increasing because the basic need of the orphans is not being taken care of and as such, they engage themselves into illegal activities such as stealing to earn a living (Mannan, 2005) ^[31]. Islam as a theologically communitarian religion emphasizes on distributive justice. A plethora of verses in the noble *Quran* and a myriad of *Hadiths* of the noble Prophet Muhammad (S.A.W) accentuate on the need for social support from the rich to the needy in the society. Quite a number of mechanisms including but not limited to *Zakat*, *Waqf*, *Sadaqat* are all provided in Islam. It therefore, presents a huge paradox that most Muslim dominated areas in this case, are still beset by poverty incidences. It can be as result of the fact that there is an apparent under-utilization of the various benefits of such Islamic provisions for taking care of the orphans, widows, poor and the needy. Sequel to the foregoing, in this study, which focuses on Nigeria and Kano metropolis in particular as such, this research is aimed at examine the impact of Salam *Waqf* toward providing or improving welfare services of orphans and widows in Kano metropolis.

Research Objectives

The main objective of the study is to examine the role played by Salam *Waqf* in welfare enhancement of orphans and widows in Kano metropolis. The specific objectives are:

1. To identify the impact of Salam *Waqf* in providing clothing to orphans and widows in Kano metropolis.
2. To excess the impact of Salam *Waqf* in providing skills acquisition to orphans and widows in Kano metropolis.
3. To investigate the impact of Salam *Waqf* in providing education support to orphans and widows in Kano metropolis.
4. To examine the impact of Salam *Waqf* in providing health care support to orphans and widows in Kano metropolis.
5. To investigate the impact of Salam *Waqf* in providing feeding to orphans and widows in Kano metropolis.

Research Hypotheses

The following null hypotheses would guide the data collection for the study;

H₀₁: Access to clothing as provided by Salam *Waqf* does not have significant impact on the welfare of orphans and widows in Kano metropolis.

H₀₂: Access to skills acquisition as provided by Salam *Waqf* does not have significant impact on the welfare of orphans and widows in Kano metropolis.

H03: Education support as provided by Salam *Waqf* does not have significant impact on the welfare of orphans and widows in Kano metropolis

H04: Health care support as provided by Salam *Waqf* does not have significant impact on the welfare of orphans and widows in Kano metropolis

H05: feeding as provided by Salam *Waqf* does not have significant impact on the welfare of orphans and widows in Kano metropolis

Empirical Literature Review

Yusuf (2016) ^[50] studied the implementation of *Waqf* in Nigeria as a means of providing financial relief to the orphans. The objective of the research includes examining the administration of *Waqf* in Nigeria, as well as the extent to which *Waqf* has gone in providing assistance to orphans. The research applied qualitative and quantitative approaches to achieve its objectives. Questionnaires were distributed; also, interviews were conducted by the researcher as tools of data collection. It was discovered from the research that *Waqf* is viable and able to improve the welfare of orphans and to reduce poverty among less-privileged Nigerian Muslims.

Anis and Kasim (2016) assessed the effectiveness of Center for *Zakat* (CZM) Bangladesh. The study found a significant nominal and real increase in average monthly income, fixed asset and average household expenditure. Results further revealed age, family size, type of business and amount of *zakat* received significantly determine the success of women while educational level does not. A study on the contribution of Faith-Based Organizations (FBOs) in promoting women's economic empowerment in Tanzania was conducted by Haynes (2015). The study found that FBOs in Mbulu District in Tanzania positively enhances Women's living standards.

Mahmud (2015) conducted a study on assessing the impact of *Zakah* on the living standard of the poor in terms of total household income, expenditure and saving in Bangladesh with Masjid Council for Community Advancement (MACCA) as case study. The study employed Weighted Least Square (WLS) technique and found that the amount of *Zakah* received by the beneficiaries did not have any significant influence in improving their income, expenditure and saving. Saladin (2015) conducted a similar study in Selangor, Malaysia to examine the impact of *Zakat* on the household quality of *Zakat* recipients. The study used objective (material) and subjective (non-material) indicators based on *Maqasid-al-Shari'ah* to measure the quality of life of households. The study revealed no significant relationship in terms of physical self, wealth, knowledge, offspring and spiritual indicators.

Bhuiyan (2015) conducted an impact study on the effects of Islamic micro financing on the sustainable livelihood of the borrowers in Bangladesh. The authors utilized multiple logistic regression model and found that access to credit has contributed towards reducing the incidence of poverty as well as improving on the status of borrowers of Islamic Bank Bangladesh Limited (IBBL). The study recommended that *Qard-Al-Hasan* and *Zakat* should be used as basis for providing skill training, credit, and proper income generating activities. Jahan and Rashid (2015) also examined the socio-economic impact of IBBL on rural women in Barisai district of Bangladesh. The study employed z-statistics to compare pre and post situation of the beneficiaries where a positive change was confirmed in terms of self-confidence and self-economic development. OLS regression confirmed an

increase in income, decision making and consciousness among the beneficiaries.

Zuki and Mohyin (2013) examined the role of *Waqf* in Socio-economic development in the UK using three *Waqf* foundations as case studies. The study revealed that Islamic Relief helps in funding humanitarian projects, Europe Trust promotes the establishment of businesses and investments to generate to income fund charitable activities and Islamic Foundation funds research, education, publication and *da'awah*. Puad et.al (ND) identified lack of marketability, misuse of *Waqf* assets, lack of knowledge and management skills as well a lack of awareness as the constraining factors that hinder the success of *Majlis Agama Islam Selangor* (MAIS), in Malaysia. The study proposed increasing awareness, promotion of career opportunities, leverage of *Waqf*, full utilization of economic *Waqf* fund to overcome the challenges.

Ibrahim (2010) studied the relevance and necessity of using Islamic Endowment (*Waqf*) in poverty alleviation in Kano state. The study revealed that lack of awareness about *Waqf* is a barrier towards redressing socio-economic problems of the community. It is suggested that *Waqf* should be employed in the context of unity, knowledge, social capital and wealth by scholars, merchants and civil societies to enhance the wellbeing of the deprived in Kano. The findings of the Master thesis of Ibrahim (2010) that examined the utilization of Islamic endowments (*Awqaf*) in community development activities in Kano metropolis suggest scarcity of Islamic philanthropic endowments in Kano especially for the provision of socio-economic infrastructures. The study recommended a dynamic enlightenment to sensitize Muslims to appreciate the significance of endowments and utilize them for financing community welfare projects in Kano. Ibrahim (2010) also examined ways to enhance financial inclusion among women in Kano metropolis. The paper examined the barriers women micro entrepreneurs face in accessing financial services from formal channels. It further stressed the need for Islamic Philanthropy through a *Waqf* to address financial exclusion and enhance social cohesion and mutual support. Ibrahim (2012) highlighted the role of *Waqf* in enhancing public wellbeing and revealed for involvement of *Ulama* (Islamic scholars) as change agents to effectively mobilize philanthropy for community building.

Methodology

Research Design

This study employs the survey design as its research approach. The survey design deals with opinion of respondents through primary data collection method. It is considered appropriate for this study as it seeks to evaluate the impact of Salam *Waqf* on the welfare of orphans and widows in Kano Metropolis.

Population of the Study

The population of the study consists of all orphans and widows' beneficiaries of the selected *Waqf* in Kano metropolis. A total of 200 orphans and widows' beneficiaries were identified as residents of Kano metropolis.

Sampling Technique and Sample Size

The study used Yamane's (1967) ^[49] formula, to arrive at the sample size needed for the research. Yamane provided a simplified formula for calculating sample sizes. Yamane formula, states that: n is the sample size, N is the population

size, and e is the level of precision.

$$n = \frac{N}{1+N(e)^2}$$

n = Sample Size

N = Population size

(e) = Level of precision

Source: Yamane, (1967) ^[49]

$$n = \frac{N}{1+N(e)^2} \quad \text{Equation (1)}$$

Calculating the Sample Size for Adamawa with

n = Sample Size

n = 200

Level of precision $(e) = \pm 5$ percent i.e., 0.05

Substituting the values in to equation 1 we have

$$n = \frac{200}{1+200(0.05)^2} \quad \text{Equation (2)}$$

$$n = \frac{175,160}{1+200(0.0025)} \quad \text{Equation (3)}$$

$$n = \frac{200}{1.5} \quad \text{Equation (4)}$$

$$n = 133$$

Therefore, the sample size for the study is 133.

Method and Instruments of Data Collection

This field survey was supported by the use of structured questionnaires. The questions in the questionnaire were formulated in order to achieve the research objectives and to answer the research questions. Also, sample of other questionnaires in the related research area were consulted in order to come up with the questions. The questions in the instrument were designed to obtain data from the respondents on: Respondent's bio-data, access to health and education services, skills and training acquired, change in economic status since receiving the benefit as well as challenges faced, among others. Furthermore, a semi-structured interview was administered to the administrative section of *Waqf* institution to gain more insight on the main activities of the *Waqf* institution.

Methods of Data Analysis

Quantitative method of analysis was employed to evaluate the objectives of the study. Descriptive statistics and econometric techniques were adopted to analyse the survey data collected. Specifically, percentages, means and standard deviations as well as binary logistic regression were used to analyse the data collected. The Statistical Package for Social Sciences (SPSS) version 20 was utilized for the analysis. The interview on the other hand was analyzed through documentary analysis.

Validity and Reliability of the Questionnaire

Among the criteria for evaluating Questionnaire are validity and Reliability, Validity and Reliability are two different but closely related conditions (Zikmund, 2003). The adopted questionnaire on both dependent and independent variable is contextualized in the study areas through validity and reliability test.

Validity

Validity is the measure of whether an instrument is measuring what it was designed to measure (Jamaludeen, 2012). This study used content validity to determine the degree to which the sample items accurately represent the content of the test. To establish the content validity, the researcher clearly defined the conceptual framework and sought feedback from experts in the International Institute of Islamic Banking and Finance (IIIBF) and Bayero University Kano. The improved version of the instrument included the professional comments and the suggestions of the supervisors. This was then incorporated into the final draft of the instrument, which was used to assess the impact of *Waqf* on the welfare of orphans and widows.

Reliability

Jamaludeen (2012) assess the reliability of a scale by looking at two indicators: test-retest reliability and internal consistency. To measure the repeatability of the scale, a test-retest method is used which involves giving the same scale or measure to the same respondents at two different times to check for stability. Internal consistency is assessed by using the Cronbach Alpha. The pilot study was conducted to verify that the results of the test-retest were similar.

Model Specification

There are several methods to analyze the data involving binary outcomes. However, for this particular study, logit method was selected over linear probability models. Logit model is advantageous over linear probability model in that the probabilities are bound to be between 0 and 1. Moreover, logit best fits the non-linear relationship between the probabilities and the explanatory variables.

In the analysis of studies involving qualitative choices, usually a choice has to be made between logit and probity models. According to Amemiya (1981), the statistical similarities between logit and probity models make the choice between them difficult. The justification for using logit is its simplicity of calculation and that its probability lies between 0 and 1. Moreover, its probability approaches zero at a slower rate as the value of explanatory variable gets smaller and smaller, and the probability approaches 1 at a slower and slower rate as the value of the explanatory variable gets larger and larger (Gujarati, 2004).

The justification for using logit model is that the dependent variable which is welfare in this study is dummy in nature, i.e., "0" when respondents have not benefitted from the services provided by *Waqf* and "1" when they have benefitted from *Waqf* services. Therefore, the cumulative logistic probability model is econometrically stated as follows;

$$Y^* = B_0 + \sum B_i X_{ij} + \mu_i \quad (1)$$

Where;

Y^* is respondent's improvement in welfare with respect to *Waqf* services as the dummy variable, 0 when respondents have not benefitted from *Waqf* services and 1 when they have benefitted from *Waqf* services. Now equation one (1) will be transformed as follows;

$$Y^* = B_{0i} + B_{1i}X_1 + B_{2i}X_2 + B_{3i}X_3 + B_{4i}X_4 + B_{5i}X_5 + \mu_i \quad (2)$$

Where:

B_{0i} = Constant

μ_i = Random variable

$B_1, 2, \dots, 5$ = Coefficients of the explanatory variable

X_1 = Clothing

X_2 = Skills Acquisition

X_3 = Education Support

X_4 = Health Care Support

X_5 = Feeding

Data Analyses Techniques

Descriptive statistics will be used to analyse the information to be obtained in the questionnaire. Tools like frequency, mean, median, mode, standard deviation and so on will be used in this study. Binary Logistics regression is used when the dependent variable is dummy in nature and quantitative independent variables (Anderson, 1997). Logit regression is appropriate in research if the primary objective is identifying the group to which an object belongs. Kshirsagar (1992) posited that logit regression can be used in identifying prospects including the success or failure of new product. Sulaiman (2009) used logit regression to study the prospects of Small-Scale and Medium Enterprises (SMEs) toward the profit and loss financing arrangement. Similarly, Jalaluddin (2003) cited in Sulaiman (2009) used logit regression to test the attitude of SMEs towards profit and loss arrangement in Australia. Agada and Philip (2012) also used logit regression to examine decision to participate or not in the Nigeria Agricultural insurance Scheme by maize growing farmers in Kaduna State. Abduh and Daharin (2013) used logit regression to evaluate the factors influencing the switching behaviour of Islamic banking customers in Malaysia, based on the shariah compliance issues. In another study by above author i.e., Abduh and Dahari (2012) used logit regression to identify factors distinguishing Islamic and conventional banks customers in Indonesia. In addition to above, Eltryah (2014) used logit regression to know the extent Islamic banks increase competition in banking sector in Malaysia.

However, Blasig (2015) used logit regression to investigate how banking system affect banks performance, Islamic and conventional banking. Abdou, Alam and Mulkeen (2014), used logit regression to distinguish whether the decision making process of Islamic financial houses in UK can be improve through the credit scoring modeling techniques as opposed to the currently used judgmental approaches and Boamah and Hufsteller (2015) in their study used binary logistic regression to predict social trust with five demographic variables from a national sample of adult individuals who participated in the General Social Survey (GSS) in 2013. Therefore, a data entry on to SPSS (Statistical Package for Social Scientists) Statistics version 20.0 will be created thus, the logit regression model to be used in this study is given below.

$$\text{Prob (event)} = \frac{\text{Exp} \{ \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \}}{1 + \text{Exp} \{ \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \}}$$

Where X_i is the value of variables X_j which are the same for all items in the group. In this way the variable X_i to X_n is allowed to influence the probability of a positive response which is assumed to be the same for all items in the group, irrespective of the positive responses or the negative responses of the other items in that or any other group. Similarly, the probability of a negative response is defined as $1 - \pi$, for all items in the group (Anderson, 1997).

Data presentation and Analysis

Questionnaire Administration Feed Back

To erase ambiguity in the questions contained in the questionnaire, a pilot test of 12 questionnaires were randomly distributed to some beneficiaries of the programmes. The feedback on the clarity and understanding of the questionnaire was noted and grey areas corrected accordingly. The survey was started with the administering of questionnaire to the beneficiaries. A total of 133 copies were randomly administered in line with specifications indicated. After due follow up, 105 questionnaires were returned. This indicates that 79% success was recorded in the administration of the questionnaire, thereby giving the process credibility.

Descriptive Statistics

Demographic Characteristics of the Beneficiaries

The demographic characteristics of orphans and widows that are beneficiaries of the selected *Waqf* in Kano metropolis is presented here. The variables of interest are the spread of the respondents within Kano Metropolis, gender, age distribution of the respondents. To carry out the investigations of the research objectives, the analysis targeted the beneficiary's identity as an orphan or a widow. A total of 133 beneficiaries were randomly selected but only 105 gave feedback which represents 79 percent of the sample size (Table 1) above. It is worth mentioning that the analysis focused on orphans and widows that are beneficiaries of the selected *Waqf*.

Table 1: Demographic Profile of Respondents

S/N	Variables	Frequency	Percentage (%)
1	Identity		
	Orphan	46	43.8
	Widow	59	56.2
2	Ethnicity		
	Hausa	89	84.8
	Fulani	12	11.4
	Others	4	3.8
3	Gender		
	Male	26	24.8
	Female	79	75.2
4	Educational Status		
	None	9	8.6
	Primary	84	80
	Secondary	12	11.4
5	Age		
	< 12	11	10.5
	12 - 18	37	35.2
	> 18	57	54.3
6	Religious Education		
	Yes	97	92.4
	No	8	7.6

Source: Computed from field Survey Data (2023)

The study objective focuses on orphans and widows and the questionnaire distributed has 43.8% percent response from orphans and 56.2% response from widows. The gender of respondents is an important characteristic of the beneficiaries of *Waqf*. Majority of the overall beneficiaries were females (75.2%) which were unequally distributed across orphans and widows of this selected *Waqf* (Table 1 above). While the male percentage of those interviewed is (24.8%) and all of which are orphans.

The respondents fell within two major ethnic groups namely, Hausa and Fulani. However, there were other ethnic groups

represented in the sample even though their proportion was insignificant and were therefore merged into a category called others. Most of the beneficiaries, according to Table 1 above, were Hausas (84.8%) followed by Fulani (11.4%). Those that were neither Fulani nor Hausa constitute about 3.8 percent of the respondents. The finding is connected with the fact that Kano metropolis is dominated by Hausas. Predominantly, the indigenes of Kano metropolis are the Hausa and Fulani. However, there are a few minorities out of these major tribes. It is worth noting from the analysis of the data that all the tribes as well as the minority groups all benefitted from the *Waqf* services.

This representation also reflects the demographic structure of Kano metropolis which is made up predominantly of people of Hausa tribe. Thus, the results are reflective of the socio-economic reality of Kano metropolis. As such the results are good and could be relied on for policy formulation.

The distribution of the respondents' age was based on three classes of age (Table 1): those falling within the age class less than 12 years, 12-18 years and finally those that are older than 18 years. The distribution was unequal across the identified age groups based on the pooled data with the modal class being those older than 18 years; that is, the majority of the respondents (54.3%) were older than 18 years, while the minority (10.5%) fell within the class of respondents that are less than 12 years. It could therefore be implied that the majority of the beneficiaries are generally 18 and above years old.

Description of the Variables used in the Study: Impact of *Waqf* on Welfare of Orphans and Widows in Kano Metropolis

The impact of a programme can be defined as the change in the outcome of interest for a change in the policy or treatment variable due to intervention. In this study as already seen, there are four welfare indicators which are listed as; improved access to education by beneficiaries through *Waqf*, improved access to healthcare by *Waqf* institutions, improved access to and provision of shelter by *Waqf* and improved access to feeding in terms of consumables goods to beneficiaries through *Waqf*.

Table 2: Summary of variables in the Model

Variable	Mean	Std.Dev.	Min	Max
x_1	0.78	0.15	0	1
x_2	0.25	0.20	0	1
x_3	0.14	0.10	0	1
x_4	0.03	0.11	0	1
x_5	0.82	0.12	0	1

Source: Computed from field Survey Data (2023)

Table 4: Logistic Regression Analysis on Access to Clothing as Provided by Salam *Waqf* does not have Significant Impact on the Welfare of Orphans and Widows in Kano Metropolis

Step 1 ^a		β	S. E	Wald	DF	Sig	Exp(β)	95% C.I for EXP(β)	
								Lower	Upper
	Access to clothing	0.643	0.555	4.964	1	0.001	0.732		
	Constant	2.342	0.654	15.787	1	0.000	18.234	0.564	1.003

Source: Computed from field Survey Data (2023)

From the Table 4.3 above present logistic regression analysis with access to clothing as independent variable while welfare of orphans and widows as dependent variable, the result shows that an significant regression model was found

- x_1 = 1 if benefited from clothing and 0 otherwise;
- x_2 = 1 if benefited from skills acquisition and 0 otherwise;
- x_3 = 1 if benefited from education support and 0 otherwise;
- x_4 = 1 if beneficiary is health care support and 0 otherwise;
- x_5 = 1 if benefited from feeding and 0 otherwise.

From the Table 2 above the mean of access to clothing stood at 0.78 with (S.D= 0.15) this signifies a high expectation of access to clothing to have significant impact on welfare of beneficiaries in Kano metropolis, the mean of access to skill acquisition also is 0.25 with (S.D= 0.20) and this entails relatively low contribution of skill acquisition to the welfare of orphans and widows, the mean of access to education support stood at 0.14 this also signifies lower contribution of access to education support to the welfare of orphans and widows with standard deviation of (S.D= 0.10), however the mean score of access to health care support was 0.03 with (S.D= 0.11) and this signifies that access to health care support is relatively much lower and it is an expectation that the set variable contribute less or nothing to the welfare of the beneficiaries, lastly the mean value of feeding was 0.82 (SD=0.12) which entails high contribution of feeding to the welfare of orphans and widows in Kano metropolis.

Table 3: Result of the Reliability Statistics of the variable of the Study

Variables	Number of items	Cronbach's alpha
Access to Clothing	7	0.795
Access to Skill Acquisition	7	0.751
Access to Education Support	6	0.912
Access to Health care Support	6	0.604
Access to Feeding	6	0.835
Welfare of Orphans and Widow	7	0.641

Source: Computed from field Survey Data (2023)

From the Table 3 reveal that the internal consistency of the variables in which access to clothing Cronbach alpha is 0.795, access to skill acquisition 0.751. access to education support 0.912, access to health care support 0.604, access to feeding 0.835 and welfare of the beneficiaries 0.641 these values have exceeded the minimum trash hold of 0.6, hence all the variables of the study have passed the reliability test using Cronbach alpha test for internal consistency.

Test of the Research Hypothesis

This section presents the test statistics used to test the hypotheses of the study that were earlier formulated in chapter one. Therefore, hypotheses are recalled before testing.

($\beta=0.643$, $P=0.001$) and this signifies that access to clothing as provided by Salam *Waqf* significantly and positively make impact on the welfare of orphans and widows at 64% at significant value of <0.05 , hence the null hypothesis will be

rejected and the alternative hypothesis will be accepted and conclude Access to clothing as provided by Salam *Waqf* have significant impact on the welfare of orphans and widows in

Kano metropolis. This is consistent with the findings of kahf (2003), zuki (2012) and zuki and Mohyin (2013) as well as Bhuiyan (2015).

Table 5: Logistic Regression Analysis on Access to Skills Acquisition as Provided by Salam *Waqf* does not have Significant Impact on the Welfare of Orphans and Widows in Kano Metropolis

		β	S. E	Wald	DF	Sig	Exp(β)	95% C.I for EXP(β)	
								Lower	Upper
Step 1 ^a	Access to skills acquisition	0.433	0.300	2.812	1	0.027	0.533	0.789	3.243
	Constant	1.843	1.424	0.239	1	0.674	2.433		

Computed from field Survey Data (2023)

From the Table 5 above present logistic regression analysis with access to skill acquisition as independent variable while welfare of orphans and widows as dependent variable, the result shows that an significant regression model was found ($\beta=0.433$, $P=0.027$) and this signifies that access to skill acquisition as provided by Salam *Waqf* significantly and positively make impact on the welfare of orphans and widows

at 43% at significant value of <0.05 , hence the null hypothesis will be rejected and the alternative hypothesis will be accepted and conclude Access to skill acquisition as provided by Salam *Waqf* have significant impact on the welfare of orphans and widows in Kano metropolis. This is consistent with the findings of Banu (2001), Ibrahim (2010) as well as Saladin (2015).

Table 6: Logistic Regression Analysis on Access to Education Support as Provided by Salam *Waqf* does not have Significant Impact on the Welfare of Orphans and Widows in Kano Metropolis

		β	S. E	Wald	DF	Sig	Exp(β)	95% C.I for EXP(β)	
								Lower	Upper
Step 1 ^a	Access to Education support	0.237	0.456	0.000	1	0.000	4.379	0.328	0.923
	Constant	4.543	1.567	0.967	1	0.243	3.211		

Computed from field Survey Data (2023)

From the Table 6 above present logistic regression analysis with access to clothing as independent variable while welfare of orphans and widows as dependent variable, the result shows that an significant regression model was found ($\beta=0.237$, $P=0.000$) and this signifies that access to Education Support as provided by Salam *Waqf* significantly and positively make impact on the welfare of orphans and widows

at 24% at significant value of <0.05 , hence the null hypothesis will be rejected and the alternative hypothesis will be accepted and conclude Access to Education support as provided by Salam *Waqf* have significant impact on the welfare of orphans and widows in Kano metropolis. This is consistent with the findings of Ibrahim (2010), Mahmud (2015) and Yusuf (2016) [50].

Table 7: Logistic Regression Analysis on Access to Health Care Support as Provided by Salam *Waqf* does not have Significant Impact on the Welfare of Orphans and Widows in Kano Metropolis

		β	S. E	Wald	DF	Sig	Exp(β)	95% C.I for EXP(β)	
								Lower	Upper
Step 1 ^a	Access to Health care support	-0.012	0.56	0.023	1	0.000	0.823	0.823	2.123
	Constant	6.211	1.876	0.402	1	0.031	3.211		

Computed from field Survey Data (2023)

From the Table 7 above present logistic regression analysis with access to clothing as independent variable while welfare of orphans and widows as dependent variable, the result shows that an significant regression model was found ($\beta= -0.012$, $P=0.000$) and this signifies that access to health care support as provided by Salam *Waqf* does not significantly make impact on the welfare of orphans and widows at significant value of <0.05 , hence the null hypothesis is

accepted and the alternative hypothesis will be rejected and conclude Access to health care support as provided by Salam *Waqf* have no significant impact on the welfare of orphans and widows in Kano metropolis. This is inconsistent with the findings of kahf (2003), Ibrahim (2010), Saladin (2015) as well as Yusuf (2016) [50] which revealed that *Waqf* have significant impact on both social and economic welfare of individuals beneficiaries.

Table 8: Logistic Regression Analysis on Access to Feeding as Provided by Salam *Waqf* does not have Significant Impact on the Welfare of Orphans and Widows in Kano Metropolis

		β	S. E	Wald	DF	Sig	Exp(β)	95% C.I for EXP(β)	
								Lower	Upper
Step 1 ^a	Access to feeding	0.756	0.555	4.964	1	0.001	0.923	0.645	1.301
	Constant	2.342	0.654	15.787	1	0.000	18.234		

Source: Computed from field Survey Data (2023)

From the Table 8 above present logistic regression analysis with access to feeding as independent variable while welfare of orphans and widows as dependent variable, the result

shows that an significant regression model was found ($\beta=0.756$, $P=0.001$) and this signifies that access to clothing as provided by Salam *Waqf* significantly and positively make

impact on the welfare of orphans and widows at 75% at significant value of <0.05 , hence the null hypothesis will be rejected and the alternative hypothesis will be accepted and conclude Access to feeding as provided by Salam *Waqf* have significant impact on the welfare of orphans and widows in Kano metropolis. This is consistent with the findings of kahf (2003), zuki (2012) and zuki and Mohyin (2013) as well as Bhuiyan (2015).

Conclusions

The primary aim of this study is to assess the impact of Salam *Waqf* on welfare of orphans and widows in Kano metropolis. The specific objectives of the study are to assess whether access to clothing, skill acquisition, education support and health care support provide by Salam *Waqf* have significant effects on welfare of orphans and widows in Kano metropolis to address this, relevant data is collected and analyzed and from the analysis, results are obtained and discussed. From the discussion of the results, the following conclusions were drawn:

Access to clothing as provided by Salam *Waqf* significantly make positive impact on the life of orphans and widows by ($\beta=0.643$ and Sig 0.001), hence one increase unit of access to clothing will lead to 64% welfare of the beneficiaries.

Access to skill acquisition as provided by Salam *Waqf* significantly make positive impact on the life of orphans and widows by ($\beta=0.433$ and Sig 0.027) hence one increase unit of access to clothing will lead to 43% welfare of the beneficiaries.

Access to education support as provided by Salam *Waqf* significantly make positive impact on the life of orphans and widows by ($\beta=0.237$ and Sig 0.000), hence one increase unit of access to clothing will lead to 23% welfare of the beneficiaries.

Access to health care support as provided by Salam *Waqf* have no significantly impact on the life of orphans and widows by ($\beta= -0.012$ and Sig 0.000), hence affairs to be in relevant when it comes to improve in welfare of the beneficiaries.

Access to feeding as provided by Salam *Waqf* significantly make positive impact on the life of orphans and widows by ($\beta=0.756$ and Sig 0.001), hence one increase unit of access to clothing will lead to 75% welfare of the beneficiaries

Recommendations

Based on the findings from both conceptual literatures, empirical i.e. the results from the data analysis and the conclusions thereon, the following recommendations are made in order to provide adequate measure to complement the impact of Salam *Waqf* on welfare of orphans and widows in Kano metropolis.

1. Philanthropists in Kano Metropolis should establish more *Waqf*-based Foundations that will engage in specifically empowerment of widows and orphans. This will ensure the transformation of *Waqf* foundations into centers for promoting wellbeing of the Muslim *Ummah* based on (*Maqasid Shariah*) the objectives of *Shariah*.
2. The Government should provide laws that well protect as well as regulatory body that will be supervising *Waqf* activities and should also integrate *waqf* in some of its support programs. This will help to ensure the sustainability of the programs.
3. The Islamic foundations should liaise with the government at local, state and federal level as well as

Islamic scholars to organize exhibitions on *waqf*-based foundations in Nigeria in order to educate and enlighten the public on the importance of *Waqf* based foundation.

4. Access to health facilities as it is enjoyed by some respondent in the sample studied was found to have no impact in improving welfare of the beneficiaries. Thus, Salam *Waqf* authority should sustain their efforts in giving specially consideration to health care service support.

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