

Revitalizing the Adamawa Economy Post-COVID-19: An Islamic Economic Approach

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Abstract: The COVID-19 pandemic has severely impacted the global economy, with developing countries like Nigeria being particularly vulnerable. Within Nigeria, Adamawa State stands out as one of the regions most affected by the socio-economic consequences of the pandemic. This study seeks to investigate the potential of the Islamic economic system as a viable solution to the economic challenges faced by Adamawa in the post-pandemic era. By employing a qualitative research approach, the study gathered data through structured interviews with Islamic economists and members of the general public. The findings indicate that Islamic financial instruments—such as zakat, waqf, and sadaqah—possess significant potential to facilitate a more inclusive and sustainable economic recovery. These instruments could be vital in addressing inequality and providing a safety net for vulnerable communities. Moreover, the framework proposed in the study highlights how these financial tools can generate employment opportunities and enhance social welfare. The study offers valuable insights into the practical application of Islamic economic principles as part of the region's recovery strategy. Furthermore, it recommends future research to explore the implementation of these financial instruments at the local level, ensuring that the proposed solutions align with the unique socio-economic landscape of Adamawa State.

Keywords: Islamic Economics, COVID-19, Economic Recovery, Adamawa, Zakat, Waqf, Sadaqah, Inclusive Finance

1. Introduction

The COVID-19 pandemic triggered a significant global economic downturn with a profound and sustained impact, especially for developing countries like Nigeria. Adamawa State, which has long faced various socio-economic challenges, is one of the regions hardest hit by this crisis. Before the pandemic, Adamawa had been grappling with widespread poverty, political instability, and a lack of adequate infrastructure, exacerbated by the pandemic. In the education sector, for example, school closures are necessary to limit the spread of the virus, but this has caused major disruptions in the teaching and learning process. Many children in the region have difficulty accessing distance education due to limited technology and minimal internet infrastructure (Adedoyin & Soykan, 2023). In addition, this crisis has also led to an increase in food insecurity. Disruptions in global supply chains, exacerbated by declining household incomes, have left many families unable to obtain enough food (ited Nations, 2021; O, 2020). A report from the World Bank (2021) also shows that the pandemic exacerbated economic inequality in Nigeria, with the impact being felt most severely by already vulnerable communities (Word Bank, 2021). Thus, this pandemic is not only a health problem but also a socio-economic crisis that complicates the pre-existing challenges in Adamawa.

In addition to these complex challenges, security concerns, including terrorism and bandits, also loom over the region. These threats endanger the safety and well-being of individuals and communities and hinder economic activity and social development. In Nigeria, particularly in areas such as Adamawa State, extremist groups such as Boko Haram continue to pose a serious threat. Attacks and kidnappings carried out by these groups forced people to



live in fear, causing thousands of people to be displaced and economic activities to a halt (Onapajo et al., 2012). In addition, the already weak healthcare system is increasingly depressed due to the COVID-19 pandemic. Under-resourced medical facilities cannot handle the patient surge, underscoring the urgent need to strengthen health infrastructure and improve access to quality care for the most vulnerable communities (Elebesunu et al., 2021; Shodunke et al., 2022).

The impact of this pandemic goes beyond immediate challenges and exacerbates pre-existing social disparities and vulnerabilities. One prominent example is housing insecurity. Many residents, especially those below the poverty line, face an increased risk of homelessness. With job losses and reduced incomes due to restrictions on economic activity, many families can no longer afford to pay their rent or mortgages. This has resulted in an increase in evictions and the number of people becoming homeless, creating an increasingly urgent housing crisis (Bank, 2020; Castaneda Aguilar et al., 2020). In addition, access to decent housing is becoming increasingly difficult amid an uncertain economic situation. The crisis exacerbated other social problems, such as lack of access to basic services and increasing economic instability. All of this underscores the importance of comprehensive and innovative solutions to support the recovery of Adamawa State and build stronger resilience to future shocks.

In navigating the complexity of the post-pandemic landscape, exploring alternative economic models is important. The Islamic economic system, emphasizing social justice, equitable distribution of wealth, and ethical financial practices, offers an interesting framework to consider (Hassan & Mahlknecht, 2011). The study aims to investigate the potential use of Islamic economic principles and instruments to address the various challenges facing Adamawa State in the post-COVID-19 era. By examining these alternative approaches, this research seeks to contribute to the ongoing dialogue around sustainable and inclusive development strategies for regions grappling with the impact of a long-lasting pandemic.

2. Literatur Review

COVID-19 has revealed major weaknesses and vulnerabilities in the existing system, which has caused the world to become more polarized, violent, and nationalistic in the wake of the pandemic (Wood et al., 2020). This pandemic has caused a global health crisis and affected various social and political aspects. Imbalances in vaccine distribution, access to health services, and different lockdown policies in each country widen social and economic disparities worldwide. This situation prompted the rise of nationalist and xenophobic movements, in which countries tended to shut themselves off and focus more on domestic interests. This phenomenon deepens internal conflicts and mistrust between countries. This also shows how fragile the global order has been considered stable. It also shows that the solutions needed for the future must involve a more inclusive and collaborative approach.

The COVID-19 pandemic has also forced significant policy changes in the macroeconomic and other sectors, directly impacting education financing and other economic activities (Al-Samarrai et al., 2020). Governments in various countries have had to respond to this crisis by changing budget priorities, focusing resources on handling the pandemic, and reducing allocations for critical sectors such as education. School closures and distance learning have widened the education gap, especially in countries with limited internet and technology access. In addition, economic policies implemented to mitigate the impact of the pandemic, such as fiscal stimulus or subsidies, also have the potential to worsen the situation if not balanced with careful planning. Therefore, the government must balance short-term measures with long-term strategies to recover the economy.

The decline in economic activity expected to occur due to the pandemic is also predicted to result in a significant decrease in state revenue, ultimately putting the community and the economy in a critical condition (Leach et al., 2021). Many countries that rely on revenues from the tourism, trade, and commodity export sectors have experienced a drastic decline in tax and foreign exchange revenues. This decline directly impacts the government's ability to provide adequate public services, such as health and education. In addition, declining incomes have also exacerbated social inequality, where poor groups have become increasingly vulnerable to the economic impact of the

pandemic. Without proper intervention, this situation has the potential to create a vicious cycle of poverty that is difficult to break.

Around the world, millions of people have lost their jobs, and millions of businesses have closed or are on the verge of bankruptcy (Rabbani et al., 2021). The economic impact of this pandemic is widespread, especially in sectors that rely on direct interaction, such as hospitality, restaurants, and transportation. Many informal workers who do not have social protection are forced to lose their livelihoods without any income security. In addition, many small and medium-sized businesses that do not have capital reserves are forced to go out of business because they cannot survive the decline in demand. This situation shows how vulnerable the global economic structure is to external shocks such as the pandemic. Therefore, concrete steps are needed to support an inclusive and sustainable economic recovery.

To mitigate the economic impact of COVID-19 and get the economy back on the growth path, policymakers face enormous challenges (Hammer & Hallegatte, 2020). This challenge involves balancing maintaining public health and recovering the economy. Fiscal and monetary stimulus policies must be designed in such a way as to encourage recovery without creating risks of inflation or financial instability in the future. In addition, policymakers must also consider the long-term impact of the pandemic on changes in technology and work patterns. The pandemic has accelerated the trend of digitalization and automation, which means that traditional jobs may not fully return after the crisis passes. Therefore, economic recovery policies must include strategies to support the transition to a more sustainable and inclusive economy.

There is an urgent need to find solutions to the post-COVID-19 economic and social crisis and to consider transformation, recovery, and broader development review (Bolton, 2020). One of the solutions proposed by several researchers is the use of Islamic financial tools as a way to overcome the affected socio-economic situation (Rabbani et al., 2021). Islamic financial tools, such as zakat, waqf, and sadaqah, have great potential to help the economy affected by the crisis. Islamic financial principles are based on social justice and common welfare. Several studies have shown that this approach cannot only overcome the economic impact of the pandemic but also potentially become an alternative to the conventional financial system, which is currently experiencing various problems (Arfah et al., 2020). Thus, Islamic finance can create a fairer and more sustainable economic system.

3. Methods

The design of this study is based on a qualitative approach that considers the feelings of the community in the post-COVID-19 era. The qualitative approach was chosen because it allows researchers to understand people's experiences, emotions, and views deeply. In the post-pandemic context, many people are experiencing major changes in their economic and social lives, so it is important to dig into how they feel about this situation. This research aims to collect information from various perspectives from Islamic economists, finance experts, and the general public. As such, this approach provides a more holistic picture of how the economic crisis triggered by the pandemic affects people's lives and how Islamic financial tools can be a solution. Using a qualitative approach also allows researchers to dig deeper into feelings and experiences that may not be able to be captured by quantitative methods.

This study collected data through structured interviews with experts in economics and Islamic financial instruments and with the general public. The interview aimed to gain an in-depth understanding of how people are experiencing the economic impact of the pandemic and the potential solutions that Islamic finance can offer. After the interviews were conducted, the data obtained was transcribed and analyzed using thematic analysis with the help of Atlas.ti software. Through thematic analysis, researchers can identify key themes that emerge from the informant's responses, such as feelings of economic uncertainty, hope for recovery, and views on Islamic finance as a tool for crisis mitigation. Thus, this interview provides rich and in-depth insights regarding people's feelings and experiences in the post-COVID-19 era.

Based on the informants' responses and the situation they experienced, a framework was developed to show the relationship between Islamic financial instruments and the socio-economic activities of the community. The framework is intended to guide job creation and support economic independence for many people, particularly in the Nigerian state of Adamawa. Islamic financial instruments, such as zakat and waqf, have great potential to support people affected by the crisis by creating a more equitable and sustainable wealth redistribution mechanism. This framework not only offers short-term solutions for economic recovery but also serves as a strategic step in developing a more inclusive and sustainable economy in the future.

4. Finding and Discussion

The global financial and economic crisis brought on by the coronavirus epidemic is unprecedented. The virus brought travel limitations, social exclusion, and self-isolation, which contributed to a decreased workforce across all economic sectors and caused many jobs to be lost (Abubakar et al., 2015). The need for basic social amenities significantly increases, and the income of the majority masses decreases; many people experience lower earnings due to the pandemic, and people with lower incomes continue to be affected. The pandemic affected many people in Adamawa state, especially in the following ways:

4.1. Education Sector

Education is the greatest gift any wise parent and government can give their children and citizens. This is because education is the main foundation for the growth and development of individuals and society. Through education, an individual can develop the skills, knowledge, and attitudes necessary to face life's challenges and contribute to economic and social progress. However, the education sector faced significant challenges in Nigeria before the COVID-19 pandemic hit. These problems include a lack of adequate funding from the government, damaged or inadequate infrastructure, a shortage of classrooms, minimal teaching aids, an un conducive learning environment, and a lack of qualified teachers (Odia & Omofonmwan, 2006). The combination of these factors hinders the progress of education in Nigeria and widens the gap between students who can access quality education and those who do not.

Problems in Nigeria's education sector are worsening in the post-COVID-19 pandemic era as this global health crisis exacerbates existing challenges. School closures during the pandemic caused major disruptions in the teaching and learning process, and many schools struggled to bounce back after the pandemic ended. Many school owners confirmed that they were forced to lay off many teaching and non-teaching staff due to the financial pressure schools faced. Some schools even had to close their operations completely because they could not meet high operational needs, while income from school fees decreased drastically. This condition poses a major crisis in the education sector, where many educational institutions cannot function properly, resulting in thousands of students losing access to proper education.

Additionally, many students and parents reported that they could not return to school after the pandemic ended due to the economic crisis that hit their families. Many parents have lost their jobs or experienced significant income reductions, making it difficult for them to pay for school and meet their children's basic needs. This situation affects students in private and public schools, where many students are forced to drop out due to financial incapacity. This condition further exacerbates the dropout rate and widens the education gap, especially among the underprivileged. If these challenges are not addressed soon, Nigeria's young generation risks a huge loss in terms of education, which will ultimately hurt the country's economic and social future.

4.2. Shortage of Food

Rising food prices are happening in Adamawa state, Nigeria, and worldwide. This increase in food prices is very burdensome, especially for developing and underdeveloped countries with limited resources to overcome this crisis. Even before the COVID-19 pandemic, chronic and acute hunger was already rising in many countries. The pandemic

has only exacerbated the situation. In addition, various other factors also contribute to food supply chain disruptions and decreased incomes, such as conflicts, unstable socio-economic conditions, natural disasters, climate change, and pest attacks (Lampietti, 2022). The most affected countries depend on food imports and do not have a strong agricultural system. This food crisis has pressured many families to prioritize basic needs, such as food, over other needs, such as their children's education and clothing. This shows how urgent the problem of global hunger is that it must be addressed immediately.

Many families worldwide, especially in developing countries, report that the biggest challenge they face today is survival, no longer considering education or clothing for their children. This situation is unpredictable for many of them, and the reality of the food crisis makes them have to sacrifice other essential needs. Various studies show that food insecurity has a severe negative impact, especially on children. Children who experience hunger are more prone to anemia, decreased nutrient intake, and cognitive problems. In addition, hunger is also associated with increased aggressiveness and anxiety in children and can even lead to some birth defects (Gundersen & Ziliak, 2015). These adverse effects not only affect children's physical health but also their mental and emotional development, which will ultimately impact their future.

The impact of food insecurity is also strongly felt by adults, especially pregnant women, who are more susceptible to various health problems. Research shows that food insecurity can lead to a high number of low-birth-weight babies and an increased frequency of miscarriages. In addition, there has also been a decrease in fertility rates in the affected population (Wynn & Wynn, 1993). The inability to meet the needs of sufficient and nutritious food for families has affected the overall quality of life. Some researchers have even classified food insecurity as an urgent public health problem (Jackson et al., 2019). These adverse impacts show that food crises are not only economic or social problems but also serious health problems, which require global attention and comprehensive solutions to address them.

4.3. Security Challenges

Security challenges include behaviors or events that threaten the identity or material foundations that individuals, societies, countries, or even the entire world have relied on (Herd et al., 2013). In Nigeria, security issues are a major factor hindering the country's growth and development. This insecurity threatens personal and property safety and impacts social and economic stability. Various forms of security threats, such as terrorism, intergroup violence, and organized crime, have resulted in deep uncertainty in society. This affects public trust in government institutions and hinders investment and development. In addition, insecurity exacerbates poverty and inequality, as people who fear their security are less likely to be able to participate fully in economic and social activities, ultimately slowing down the country's overall progress.

In Adamawa state, located in northeastern Nigeria, security challenges have been severely affected by the Boko Haram insurgency and other terrorist groups. Even before the COVID-19 pandemic, the state had long been plagued by serious social and security concerns. The Boko Haram insurgency has caused many casualties, displacement, and damage to infrastructure. After the pandemic, this situation worsened due to the adverse impact on people's social and economic activities. Many people in Adamawa admit that the activities of terrorist groups such as Shila Boys, terrorists, and kidnappers increased sharply during the post-pandemic period. The Shila Boys, which are made up of teenagers aged 15 to 25, have long been a scourge for residents of Yola, the capital of Adamawa state, with their acts of street theft and violence (Abdullahi, 2021). This insecure situation has caused great fear among the community.

Addressing these security challenges requires considerable funding, especially in strengthening security forces and building rehabilitation programs for criminal groups. Unfortunately, the Nigerian government, including the Adamawa state government, often lacks the funds to deal with this problem effectively. The government's inability to provide adequate funding for security creates loopholes that criminal groups exploit. In the face of these budget constraints, governments must look for alternative funding sources, such as international cooperation or private

sector participation, to support security efforts. In addition, the community also needs to be involved in security efforts through community initiatives that can help identify and prevent potential threats early. A more comprehensive and integrated approach can address security challenges in Adamawa and Nigeria more effectively.

4.4. Health Sector

Providing high-quality and affordable health services to the population is one of the government's main responsibilities because only a healthy population can achieve rational progress. Good public health allows individuals to participate fully in various social and economic aspects. However, to provide effective and efficient healthcare services to the community, the healthcare sector in Nigeria still faces several major challenges, especially regarding funding (Yunusa et al., 2014). The lack of adequate budget allocation has led to many health facilities lacking the necessary equipment and resources to provide optimal services. In addition, medical personnel often work in less supportive conditions, thus having an impact on the quality of services provided to the community. This problem is not only happening at the national level but is also very felt in states like Adamawa.

The Adamawa State Government has expressed concern over the poor services provided by healthcare providers in the region (Agency, 2022). Residents also complain about the high cost of medical care, which makes many people unable to afford their medical bills and end up choosing to self-medicate at home. This condition is hazardous, especially for those suffering from serious illnesses that require professional medical care. The health system in Adamawa needs intervention from various sectors to ensure that underprivileged groups can access the medical care they need. Support from non-governmental organizations, the private sector, and international aid can help improve this situation so that all levels of society, especially the underprivileged, can access decent and affordable health services.

4.5. Inadequate Housing

In 1948, the Universal Declaration of Human Rights and, in 1966, the International Covenant on Economic, Social, and Cultural Rights stipulated that decent housing is part of the right to an adequate standard of living. This affirmation is crucial to underline that the right to housing includes physical dwelling and is linked to human dignity, security, and privacy. Since then, other international treaties have also recognized or referred to the right to decent housing or some of its components, such as home protection and privacy (Schutter, 2014). This right is an important cornerstone of social policies in various countries, although its implementation often faces many challenges, especially in areas affected by conflict or disasters. This is where the role of governments and international institutions becomes crucial in ensuring that every individual can enjoy this basic right.

The reality shows that many people in Adamawa State are experiencing inadequate housing problems, especially after the COVID-19 pandemic. The housing crisis in the region is further exacerbated by various factors, one of which is the attack of the Boko Haram terrorist group, which has disturbed the social and economic stability of the community. This situation causes many people to lose their homes, both due to physical destruction due to conflict and inability to pay rent. The COVID-19 pandemic has also exacerbated the situation, especially for those who have lost their jobs or income, so they cannot meet their rental obligations. This housing insecurity poses enormous psychological and social pressure for many families, considering housing is one of the most important basic human needs.

In Adamawa, many households have been forced to leave their homes because they failed to pay rent, causing them to face the threat of eviction from landlords. This phenomenon shows how vulnerable the poor are when faced with an unstable economic situation. Homeowners, who have also been affected by economic hardship, are choosing to evict tenants who cannot pay, even though this exacerbates social problems in the region. This issue requires immediate attention from the government and relevant institutions to formulate policies protecting vulnerable

communities' housing rights. Housing subsidies or eviction moratoriums can address these challenges and better protect those affected.

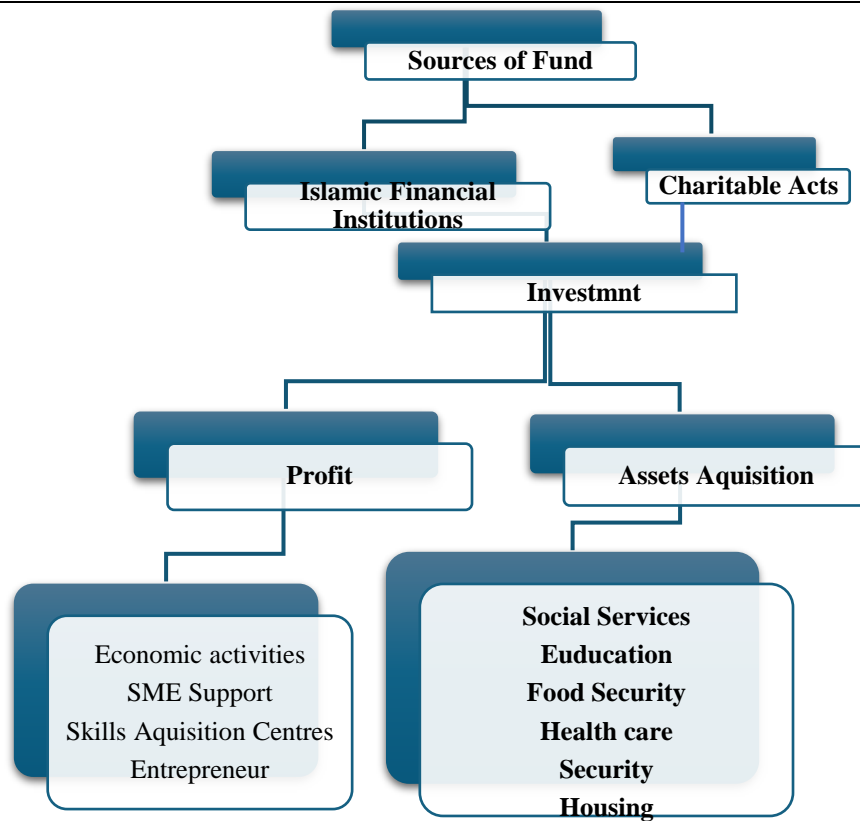
4.6. Solutions to the Post-COVID 19 Economic Challenges

Islam's economy aims to establish a just economic order based on Shari`ah rules and regulations. Islamic economics defines economic rights and concepts such as property, contracts, work, and income and wealth distribution. It establishes a framework of values and disvalues, desirables and undesirables. It also protects the market mechanism with moral filters to ensure efficiency and equity in resource allocation processes. However, among the primary concepts in the Islamic economy is charity; Muslims must share their wealth with the less fortunate and underprivileged because they believe that whatever they possess belongs to Allah. Charity is a means of bringing justice to all societies, and justice is at the heart of all religions worldwide. In Islam, the distribution of wealth and income is aimed at giving social society the fulfillment of basic needs for the underprivileged through servicing education and skills and creating job opportunities.

The Islamic economy is classified into two main parts, which are charitable and non-charitable activities. Charitable acts are those means purposely for charitable acts such as *zakat*, *sadaqah*, *waqf*, *kaffara*, and feeding the poor. Non-charitable acts encourage transactions between parties, such as *ijara*, *sharikah*, *mudharaba*, *mushaira*, and many more. All the economic tools in Islam require justice and good dealing among the parties. Islam discourages injustice, cheating, gambling, and any act of injustice in any contract. Therefore, wealth accumulation is meant for competition, neither for arrogancy nor worldly or materialism, but for gaining reward in this world and hereafter. In Islam, philanthropists, rich people, and the middle class have a role in fighting poverty, social services, and economic improvement.

In this respect, this study proposes a framework for supporting the economy in the post-COVID-19 period to help the underprivileged and the poor.

Figure 1.0 frameworks for supporting economic activities⁶



The above figure illustrates how to generate funds from Islamic financial tools for servicing socio-economic activities as post-COVID-19 remedies.

5. Conclusion

The study revealed that the COVID-19 pandemic worsened economic and social conditions in Adamawa State, Nigeria, especially in the education, security, food security, health, and housing sectors. Islamic financial instruments such as zakat, waqf, and sadaqah have great potential to support economic recovery in the region. The findings suggest that a fairer distribution of wealth and Sharia-based financial mechanisms can help reduce social inequality and provide sustainable solutions to economic challenges. The framework proposed in this study highlights how Islamic financial instruments can be implemented to create jobs, improve social welfare, and strengthen people's resilience to future economic shocks.

This research contributes to the literature on the role of Islamic economics in the context of post-pandemic recovery. Using a qualitative approach, this study succeeded in exploring the perspectives of Islamic economists and the general public regarding the application of Islamic financial instruments in Adamawa. The main contribution of this research is developing a framework that Islamic finance policymakers and practitioners can apply to strengthen economic recovery in regions significantly affected by the pandemic. These findings also enrich the discussion on how the Islamic economic model can be a more inclusive and sustainable alternative to the conventional financial system.

Further research is recommended to test the practical application of Islamic financial instruments locally, especially in the context of other developing countries. Further research also needs to explore how Islamic financial instruments can be integrated with government economic policies to create stronger synergies in economic recovery. In addition, it is important to conduct a comparative study of the results of the implementation of the Islamic economic system and the conventional financial system in the post-pandemic economic recovery to provide deeper

insights into the effectiveness of the two models. This recommendation aims to expand the practical application of Islamic economics globally and improve the welfare of people in various regions.

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