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The Role of Zakat Institutions in Empowering Widows and Vulnerable Women in Kaduna State, Nigeria

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Abstract

Zakat, a fundamental pillar of Islam, serves as a powerful socio-economic instrument for wealth redistribution and poverty alleviation. This study examines the role of zakat institutions in empowering widows and vulnerable women in Kaduna State, Nigeria. Using a mixed-method approach involving surveys and interviews, data were collected from 120 beneficiaries and key zakat administrators. The findings reveal that zakat significantly improves income levels, promotes small-scale entrepreneurship, and enhances social dignity among beneficiaries. However, challenges such as inadequate funding, weak institutional frameworks, and lack of transparency hinder optimal performance. The study recommends policy reforms, institutional strengthening, and integration with Islamic microfinance systems to maximize impact.

Keywords: Zakat, Women Empowerment, Islamic Social Finance, Poverty Alleviation

Introduction

Zakat, one of the five pillars of Islam, is a mandatory charitable contribution incumbent upon eligible Muslims to benefit the poor and needy. Beyond its spiritual significance, zakat constitutes a potent socio-economic mechanism capable of addressing widespread poverty and structural inequality (Kahf, 1999; Ahmed, 2004). In contemporary Muslim-majority societies, the strategic administration of zakat has attracted growing scholarly and policy attention as a viable instrument for inclusive economic development, social protection, and the reduction of multi-dimensional poverty.

In Nigeria, a country characterised by high levels of poverty and significant socio-economic disparities, zakat institutions occupy an important position in the landscape of social welfare provision, particularly in northern states with predominantly Muslim populations. Kaduna State, one of the most populous states in north-western Nigeria, presents a compelling case for studying the efficacy of zakat as a poverty alleviation and empowerment tool (Latif, Ahmad, Lesmana, & Nabila, 2022). The state faces substantial socio-economic challenges, including high unemployment rates, limited access to formal financial services, and pronounced gender-based vulnerabilities that disproportionately affect women, particularly widows and female-headed households (Muhammad & Musa, 2025).

Widows in Kaduna State encounter unique and compounded forms of vulnerability. The loss of a husband frequently precipitates not only emotional and psychological distress but also acute financial insecurity, loss of social status, and exposure to cultural practices that restrict access to resources, property, and decision-making (Abdullahi, 2019). These challenges are further compounded by low levels of formal education, limited vocational skills, restricted access to credit, and prevailing patriarchal social norms (bin Lahuri, Ahmad, & ..., 2025). Consequently, widows and other vulnerable women, including single mothers, women with disabilities, and those caring for chronically ill dependants, often find themselves trapped in intergenerational cycles of poverty.

Zakat institutions, mandated by Islamic jurisprudence to collect, manage, and distribute obligatory alms to deserving recipients (asnaf), are uniquely positioned to address these complex and interrelated needs. The Quran explicitly identifies eight categories of eligible recipients, with the destitute (al-fuqara) and the poor (al-masakin) accorded primary priority (al-Qaradawi, 2000). In Kaduna State, several formal and informal zakat organisations operate with varying degrees of institutional capacity, organisational sophistication, and programmatic breadth.

Despite the recognised importance of zakat as a social welfare instrument (Mahfudz, Khairani, & ..., 2023), systematic empirical evidence on its effectiveness in empowering women within the Nigerian context remains limited. Existing studies have largely focused on broader poverty alleviation outcomes or have been conducted in other

Muslim-majority countries such as Malaysia, Pakistan, and Bangladesh (Khan, 2014; Ibrahim, 2018). This study, therefore, addresses a significant gap in the literature by providing a comprehensive empirical examination of zakat institutions' roles, interventions, impacts, and operational challenges as they relate specifically to widows and vulnerable women in Kaduna State.

The objectives of this study are: (1) to identify the types of zakat support available to widows and vulnerable women in Kaduna State; (2) to assess the economic and social impact of zakat interventions on beneficiaries; (3) to examine the challenges confronting zakat institutions in delivering effective empowerment programmes; and (4) to propose evidence-based recommendations for enhancing the effectiveness of zakat as a developmental tool for women's empowerment.

Literature Review

Zakat as a Socio-Economic Instrument

Zakat occupies a central place in Islamic economic theory as a redistributive mechanism designed to ensure the circulation of wealth and prevent its concentration among the affluent (Kahf, 1999). Classical Islamic scholars such as al-Mawardi and Ibn Khaldun regarded zakat not merely as an act of worship but as a foundational pillar of the Islamic welfare state. Contemporary scholars have elaborated on this foundation, positioning zakat within the broader framework of Islamic social finance alongside waqf (endowments), sadaqah (voluntary charity), and qard hasan (benevolent loans) (Ahmed, 2004).

Empirical evidence from various Muslim-majority countries underscores zakat's potential as a poverty reduction instrument. Studies conducted in Malaysia, where zakat collection and distribution have been institutionalised under centralised state religious councils, demonstrate measurable improvements in beneficiaries' income levels, food security, and access to education (Ibrahim, 2018). Similarly, research in Pakistan and Bangladesh has documented zakat's capacity to facilitate productive enterprise among low-income women through business capital provision and vocational training (Khan, 2014).

However, the effectiveness of zakat as a development tool is contingent upon several institutional factors, including administrative efficiency, targeting accuracy, beneficiary follow-up, and programme sustainability. Scholars have cautioned against the predominance of short-term cash transfers at the expense of productive asset provision and skills development, arguing that sustainable empowerment requires a shift from a consumption-based to a production-based zakat disbursement paradigm (Ahmed, 2004; Abdullahi, 2019).

Women's Empowerment and Islamic Social Welfare

Women's empowerment is understood as a multi-dimensional process encompassing economic autonomy, social agency, political participation, and psychological wellbeing (Kabeer, 1999). Within the Islamic ethical framework, women's rights to financial independence, inheritance, and property ownership are explicitly enshrined, although socio-cultural practices in many Muslim societies have historically constrained the full realisation of these rights (Afif, 2020). Faith-based organisations, including zakat institutions, play an important intermediary role in bridging the gap between normative Islamic principles and lived realities for vulnerable women (Ahmad, 2020).

Several studies have demonstrated that Islamic social finance instruments, when effectively deployed, can contribute to women's economic empowerment by providing capital, vocational training, and social support networks. Ahmad (2020) found that zakat-funded microenterprise programmes in northern Nigeria enabled female beneficiaries to establish income-generating activities, improve household food security, and enhance their decision-making authority within the family. Sanusi (2012) argued for the integration of zakat with Islamic microfinance as a complementary strategy to address both immediate consumption needs and long-term productive capacity among vulnerable women (Hasan & Putri, 2022).

Despite these positive findings, the literature also highlights significant structural barriers to women's empowerment within zakat systems, including gender biases in beneficiary selection, institutional paternalism, and the absence of systematic monitoring and evaluation frameworks. Abdullahi (2019) emphasised the need for gender-sensitive zakat governance that actively incorporates women's perspectives in programme design, implementation, and assessment.

Zakat Institutions in Nigeria: Contextual Overview

The institutional landscape for zakat administration in Nigeria is characterised by heterogeneity, with a mix of state-backed bodies, private zakat committees (Berakon, Qoyum, & Aji, 2022; Sueb, 2021), mosque-based organisations, and non-governmental Islamic welfare entities operating with varying mandates and resource bases. The Zakat and Waqf Commission established in Kano State, the Zamfara State Zakat Board, and various analogous entities in Kaduna State represent efforts to formalise and systematise zakat collection and distribution within the Nigerian federal system (Fatha & Pahlevi, 2023).

Studies by Ibrahim (2018) and Muhammad and Musa (2025) have documented the programmatic activities of zakat institutions in northern Nigeria, revealing a gradually expanding portfolio of interventions that include cash transfers, in-kind food and asset provision, health assistance, educational scholarships, and vocational training. However, the overall institutional capacity of most Nigerian zakat bodies remains constrained by inadequate funding, limited professional staffing, and weak accountability frameworks. Corruption risks, though difficult to quantify, have been noted as a concern undermining public confidence in some institutions (Sanusi, 2012).

Research Methodology

Research Design

This study adopts an explanatory mixed-method research design, integrating quantitative survey methods with qualitative interview techniques. The mixed-method approach was selected because it enables both the measurement of zakat interventions' impacts across a larger sample and the capture of nuanced experiential narratives that illuminate the socio-economic realities confronted by beneficiaries (Creswell, 2014). The quantitative component provides generalisable statistical evidence, while the qualitative component contextualises numerical findings within the lived experiences of widows and vulnerable women.

Study Area

The study was conducted in Kaduna State, located in the north-western geopolitical zone of Nigeria. Kaduna State has a population of approximately 9.3 million people (National Population Commission, 2023) with a Muslim majority, particularly in its northern local government areas. The state faces significant socio-economic challenges, including a poverty rate estimated at over 60%, high youth unemployment, and pronounced gender disparities in educational attainment and economic participation. These characteristics make Kaduna State a particularly relevant context for studying the role of zakat institutions in poverty alleviation and women's empowerment.

Sample Size and Sampling Technique

A total of 120 respondents were selected for the quantitative survey component. Purposive sampling was employed to identify urban and rural communities within Kaduna State with established zakat institutions or active zakat distribution programmes. Within these communities, stratified random sampling ensured proportional representation of beneficiaries across age groups, educational levels, and geographic locations (urban versus rural). An additional 15 key informants comprising zakat administrators, Islamic scholars, and NGO representatives were purposively selected for in-depth qualitative interviews. The sample size of 120 quantitative respondents was determined using Yamane's (1967) formula, which confirmed adequacy for a population of potential beneficiaries estimated at approximately 5,000 within the selected communities.

Data Collection Instruments

Primary data were collected through structured questionnaires administered to widows and vulnerable women beneficiaries, and through semi-structured interview guides used with key informants. The questionnaire comprised four sections: (a) demographic profile of respondents; (b) types of zakat support received; (c) perceived impact of zakat on economic and social indicators; and (d) challenges experienced in accessing zakat. The questionnaire was pre-tested with 15 respondents drawn from an adjacent community not included in the main study, and necessary revisions were made to enhance clarity and validity. Secondary data were obtained from academic journals, institutional reports, government publications, and statistical databases.

Data Analysis

Quantitative data were analysed using descriptive statistics including frequencies, percentages, and cross-tabulations, computed using the Statistical Package for the Social Sciences (SPSS) version 25. Inferential analysis was conducted using the chi-square test of independence to examine the statistical significance of the relationship between zakat support receipt and income improvement. Qualitative interview data were transcribed verbatim and subjected to thematic analysis following the framework of Braun and Clarke (2006), identifying key themes related to empowerment processes, barriers, and institutional dynamics. Findings from both methods were integrated during the interpretation phase to provide a comprehensive and nuanced understanding of the study's objectives.

Validity, Reliability, and Ethical Considerations

Content validity of the research instruments was established through expert review by two academics specialising in Islamic economics and social welfare. Reliability was assessed through a pilot test yielding a Cronbach's alpha coefficient of 0.81, indicating high internal consistency. Ethical clearance was obtained from the Federal University of Education, Zaria Research Ethics Committee. Informed consent was obtained from all participants, and confidentiality and anonymity were maintained throughout the study. Participation was entirely voluntary, and participants were informed of their right to withdraw at any stage without consequence.

Result and Discussion

This section presents the findings of the study on the role of zakat institutions in empowering widows and vulnerable women in Kaduna State. Results are organised into seven sub-sections: demographic profile of respondents, types of zakat support received, impact of zakat on income levels, business and livelihood outcomes, perceived social impact, challenges facing zakat institutions, and inferential analysis of the relationship between zakat support and income improvement.

Demographic Profile of Respondents

Table 1

Demographic Profile of Respondents (N = 120)

Variable	Category	Frequency	Percentage (%)
Age	18–30	20	16.7
	31–45	55	45.8
	46–60	30	25.0
	60+	15	12.5
Marital Status	Widowed	85	70.8
	Divorced	20	16.7
	Separated	15	12.5
Education Level	No Formal Education	50	41.7
	Primary	35	29.2

Variable	Category	Frequency	Percentage (%)
	Secondary	25	20.8
	Tertiary	10	8.3

Source: Field Survey, 2025.

As shown in Table 1, the majority of respondents (45.8%) were aged between 31 and 45 years, placing most beneficiaries within the economically active population and suggesting strong potential for empowerment where adequate support is provided. In terms of marital status, widows constituted the largest group (70.8%), followed by divorced (16.7%) and separated women (12.5%), confirming that widowhood is the dominant vulnerability condition among the study population.

Widows in the study area often face significant insecurity following the loss of a spouse, which typically represents both an emotional loss and the loss of the household's primary source of income. Prevailing cultural practices in many communities can further restrict widows' access to inheritance and to resources previously controlled by their husbands (Kahf, 1999). Compounding this vulnerability, Table 1 also shows that 41.7% of respondents had no formal education, and only 8.3% had attained tertiary education. This low level of educational attainment limits access to formal employment and reinforces dependence on informal economic activities, underscoring the relevance of targeted, non-formal empowerment interventions such as zakat-based support.

Types of Zakat Support Received

Zakat assistance can be provided in various forms according to the needs and conditions of its recipients. Such assistance may include financial support, educational assistance, basic necessities, business capital, or other forms of support intended to improve the welfare and economic conditions of zakat beneficiaries. The type of assistance received may also reflect the extent to which zakat programs respond to the specific needs of the community. To provide a clearer overview of the forms of zakat assistance received by the respondents, Table 2 presents the distribution of the types of zakat support received.

Table 2

Forms of Zakat Assistance Received by Beneficiaries

Type of Support	Frequency	Percentage (%)
Cash Transfers	90	75.0
Business Capital	70	58.3
Vocational Training	65	54.2
Educational Support	50	41.7
Healthcare Assistance	40	33.3

Source: Field Survey, 2025. Percentages exceed 100% as respondents could select multiple forms of support.

Cash transfers emerged as the most common form of assistance, received by 75.0% of respondents, reflecting the short-term relief orientation that remains central to zakat disbursement. However, the relatively high proportion of beneficiaries who also received business capital (58.3%) and vocational training (54.2%) points to a gradual shift toward more sustainable, asset-based empowerment strategies rather than one-off handouts.

While direct financial assistance whether as regular stipends or one-time grants remains a primary function of zakat institutions in meeting beneficiaries' immediate needs for food, shelter, and healthcare, many institutions in Kaduna State increasingly look beyond handouts toward sustainable solutions (Ibrahim, 2018). Seed capital and micro-loans are frequently extended to women seeking to start or expand small businesses spanning petty trading, local craft production, agriculture, and tailoring. A typical example is the provision of a sewing machine and fabric to a widow with tailoring skills, or a group loan enabling women to purchase stock for their shops (Ahmad, 2020). Such interventions are designed to foster self-reliance and generate consistent income, thereby breaking cycles of dependency.

Impact of Zakat on Income Levels

Zakat assistance is expected to contribute to the economic well-being of its recipients by providing additional financial resources that can help meet household needs and strengthen their economic capacity. One important indicator for assessing this impact is the change in recipients' monthly income before and after receiving zakat assistance. Comparing these income levels provides an overview of whether zakat support is associated with improvements in the economic conditions of the beneficiaries. To illustrate the changes in respondents' monthly income following the receipt of zakat assistance, Table 3 presents the comparison of income levels before and after receiving zakat.

Table 3

Monthly Income Levels Before and After Zakat Intervention

Income Range (₦)	Before Zakat (%)	After Zakat (%)
Below 10,000	60.0	25.0
10,000–30,000	30.0	45.0
30,000–50,000	8.0	20.0
Above 50,000	2.0	10.0

Source: Field Survey, 2025.

Table 3 reveals a marked improvement in beneficiaries' income levels following zakat intervention. The proportion of women earning below ₦10,000 monthly fell sharply from 60.0% to 25.0%, while the share earning above ₦30,000 rose from 10.0% to 30.0% combined. This shift demonstrates the tangible contribution of zakat support to the financial stability of beneficiaries, a pattern corroborated by the inferential analysis presented in Table 7.

These aggregate improvements are illustrated by individual accounts collected during the study. In one case, a widow with three children received a grant to start a small vegetable-vending business; through sustained effort and continued institutional support, she was able to grow the business, secure adequate housing, and enrol her children in school, with the children subsequently performing well academically (Ahmad, 2020). In another case, a young woman with a disability who had previously depended entirely on her family received training in bead-making through a zakat-funded vocational centre. Beyond acquiring a marketable skill, she gained confidence and independence, and now sells her beadwork to local boutiques and tourists, contributing meaningfully to her household's income (Ahmad, 2020).

Business and Livelihood Outcomes

Zakat assistance can contribute to beneficiaries' economic empowerment by providing resources that enable them to establish or develop income-generating activities. Access to business capital through zakat may help beneficiaries create new sources of income, strengthen their livelihoods, and gradually improve their economic independence. The types of businesses established also provide an indication of how beneficiaries utilize zakat assistance for productive economic activities. To provide an overview of the productive use of zakat assistance, Table 4 presents the types of businesses established by the beneficiaries.

Table 4

Types of Businesses Established by Beneficiaries

Business Type	Frequency	Percentage (%)
Petty Trading	50	41.7
Tailoring	25	20.8
Food Processing	20	16.7
Agriculture	15	12.5
Others	10	8.3

Source: Field Survey, 2025.

Petty trading was the dominant business type established by beneficiaries (41.7%), owing to its low entry barriers and minimal capital requirements. Nonetheless, the notable diversification into tailoring (20.8%) and food processing (16.7%) suggests that vocational training programmes are translating into varied and viable livelihood outcomes rather than a single, saturated trade.

Beyond direct cash and capital support, zakat institutions in Kaduna State sometimes facilitate access to productive assets such as livestock—goats or chickens—that generate income through sale or milk production, or, in rural areas, agricultural inputs such as seeds and fertiliser that enable women to cultivate small plots for household consumption and surplus sale (Ahmed, 2004). These asset-based interventions are frequently paired with training in business management, financial literacy, and marketing, equipping beneficiaries with the practical knowledge required to sustain their enterprises (Sanusi, 2012). The long-term objective of this integrated approach is to transition women from recipients of aid to active economic participants who contribute meaningfully to their households and communities.

Perceived Social Impact

Zakat intervention may generate benefits beyond direct financial assistance by improving beneficiaries' social and household well-being. These benefits can include greater ability to meet basic needs, reduced financial pressure, increased confidence, stronger participation in community life, and improved perceptions of economic security. Assessing beneficiaries' perceptions is therefore important for understanding the broader social outcomes associated with zakat assistance.To provide an overview of the social benefits perceived by beneficiaries following the zakat intervention, Table 5 presents the respondents' perceptions of the social benefits received.

Table 5

Perceived Social Benefits of Zakat Intervention

Impact Indicator	Agree (%)	Disagree (%)
Improved standard of living	80.0	20.0
Increased self-reliance	75.0	25.0
Enhanced social dignity	85.0	15.0
Better access to education	60.0	40.0

Source: Field Survey, 2025.

A large majority of respondents reported improvements in dignity (85.0%), living standards (80.0%), and self-reliance (75.0%), while 60.0% reported better access to education. These results indicate that zakat contributes not only to the economic upliftment of beneficiaries but also to their broader social and psychological well-being.

This holistic impact is reinforced by the structure of the training programmes offered by zakat institutions in Kaduna State, which are tailored to local economic opportunities and range from tailoring and fashion design to soap-making, baking, and the production of local snacks (Abdullahi, 2019), as well as non-traditional skills such as computer literacy and basic accounting that open new employment avenues. Training extends beyond technical skills to workshops on financial literacy—covering money management, saving, and budgeting—and to leadership and advocacy training that helps women understand their rights and participate in community decision-making (Khan, 2014). By combining material support with skills development in this way, zakat institutions aim to produce a cadre of self-assured, skilled, and empowered women capable of contributing meaningfully to their communities, ensuring that the resulting empowerment is both sustainable and transformative.

Challenges Facing Zakat Institutions

Zakat institutions play an important role in ensuring that zakat funds are collected, managed, and distributed effectively to eligible beneficiaries. However, the implementation of zakat programs may encounter various challenges, including limitations in fundraising, beneficiary identification, administrative capacity, program sustainability, monitoring, and public awareness. Identifying these challenges is important for evaluating the effectiveness of zakat management and developing strategies to improve the delivery and impact of zakat programs. To provide an overview of the main obstacles encountered in the implementation of zakat programs, Table 6 presents the key challenges identified by the respondents.

Table 6

Key Challenges Identified by Respondents

Challenge	Frequency	Percentage (%)
Inadequate funding	80	66.7
Poor awareness of zakat programmes	70	58.3
Lack of transparency	50	41.7
Weak institutional framework	60	50.0

Source: Field Survey, 2025. Percentages exceed 100% as respondents could select multiple challenges.

Inadequate funding (66.7%) and poor awareness of zakat programmes (58.3%) were identified as the most critical challenges, followed by weak institutional frameworks (50.0%) and lack of transparency (41.7%). These findings suggest that without stronger institutional frameworks and improved transparency, the full potential of zakat as an empowerment tool cannot be realised.

Despite their significant contributions, zakat institutions in Kaduna State face several operational constraints. Chief among these is the inadequacy of available funds relative to demand, particularly in a state with high poverty levels and a large pool of potential beneficiaries; insufficient funding can force difficult decisions about who receives aid and at what scale, limiting overall programme impact (Ahmed, 2004). Effective identification and targeting of beneficiaries present a further challenge: reaching the most vulnerable women, who may be marginalised or lack voice, requires robust and transparent assessment mechanisms, and poor targeting can result in leakage of funds or insufficient support for those most in need (Ahmed, 2004). Operational constraints including the cost of programme administration, the need for qualified staff to manage vocational training and business development, and the logistics of reaching women in remote rural areas compound these difficulties. Corruption and mismanagement, although not unique to zakat institutions, can further undermine public trust and divert resources from intended beneficiaries (Sanusi, 2012). Finally, prevailing societal norms and cultural barriers can restrict women's full participation in economic activities or their ability to assert newfound independence, and overcoming these deeply embedded structures requires sustained and culturally sensitive effort.

Inferential Analysis

The descriptive findings provide an overview of beneficiaries' income conditions before and after receiving zakat assistance. However, descriptive comparisons alone are insufficient to determine whether the relationship between zakat support and income improvement is statistically significant. Therefore, a chi-square test was employed to examine the relationship between receipt of zakat support and changes in beneficiaries' income levels. To determine whether zakat support is significantly associated with income improvement among beneficiaries, Table 7 presents the results of the Chi-Square Test.

Table 7

Relationship Between Zakat Support and Income Improvement (Chi-Square Test)

Variable	χ^2 Value	p-value	Decision
Zakat vs Income Change	15.32	0.002	Significant

Source: Field Survey, 2025.

The chi-square test result ($\chi^2 = 15.32$, $p = 0.002$) indicates a statistically significant relationship between zakat support and income improvement among beneficiaries, since the p-value is below the 0.05 threshold. This confirms that the improvements in income levels observed in Table 3 are not attributable to chance and validates the descriptive finding that zakat support has a measurable, positive impact on the economic empowerment of widows and vulnerable women in Kaduna State.

Conclusion

Overall, the findings demonstrate that zakat institutions in Kaduna State serve as vital agents of change, working actively to uplift widows and vulnerable women from cycles of poverty and marginalisation. Through a comprehensive range of interventions spanning economic empowerment, social support, and capacity building, these institutions provide not only material relief but also foster self-reliance, dignity, and hope among beneficiaries. While challenges related to funding, operational efficiency, and societal barriers persist, the improvements documented across income levels, business outcomes, and social well-being underscore the substantial positive impact of zakat. Sustained institutional commitment, strategic partnerships, and innovative programme design will be essential to strengthening the role of zakat institutions in building a more equitable and empowered future for women in Kaduna State—work that embodies the spirit of Islamic social justice and illustrates the capacity of faith-based philanthropy to drive socio-economic transformation.

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