Integrating *Zakat* and Social Work as the Bedrock of Reducing Poverty in Kano State

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ABSTRACT

This study examines the integration of zakat and social work as a foundational approach to poverty reduction in Kano State, Nigeria, where more than 60% of the population lives below the poverty line, despite zakat collections estimated at approximately 10 billion annually. Employing a descriptive survey design with stratified random sampling, data were collected from 384 respondents across nine local government areas. The study assessed the effectiveness of zakat distribution, the role of social work interventions, and the potential impact of their integrated application using a validated research instrument (IZSWOPAKS; Cronbach's alpha = 0.81). Data were analyzed using descriptive statistics and Chi-square tests at the $p < 0.05$ significance level. The findings revealed persistent inefficiencies in zakat distribution, particularly in terms of timeliness, adequacy, and transparency. Respondents overwhelmingly expressed strong support for integrating zakat and social work, citing improved targeting of beneficiaries, more holistic support mechanisms, and greater prospects for sustainable poverty alleviation. The study concludes that integrating zakat's faith-based redistributive framework with professional social work practices offers a more effective and sustainable strategy for poverty reduction in Kano State. This study recommends structured institutional collaboration between zakat management bodies and social work institutions to strengthen and enhance economic empowerment initiatives.

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INTRODUCTION

Poverty remains a critical challenge in Kano State, Nigeria, where over 60% of the population lives below the poverty line (National Bureau of Statistics, 2022). Despite government interventions and international aid, systemic poverty persists due to weak institutional frameworks, corruption, and misaligned welfare programs. In Islamic societies, Zakat is a mandatory 2.5% wealth redistribution mechanism that has historically played a pivotal role in poverty alleviation (Rahmat & Nurzaman, 2019). However, its implementation in Kano State remains largely unstructured, limiting its impact. While religious institutions command trust and reach, their operational frameworks often lack alignment with data-driven social policy. Similarly, government social programs usually neglect religious and cultural legitimacy, undermining their uptake. This dichotomy calls for a context-sensitive fusion that resonates both spiritually and professionally.

Meanwhile, social work is rooted in empowerment, advocacy, and sustainable development, which offer professional methodologies to address poverty. Yet its application in northern Nigeria often overlooks the cultural and religious frameworks that shape community behavior. This study explores the integration of Zakat and social work as a culturally sensitive, systemic approach to poverty reduction in Kano State. Despite Kano State's vast Zakat collections, estimated at 10 billion annually, poverty levels remain high due to inefficient distribution, lack of structured beneficiary identification, limited professional oversight, absence of social workers in Zakat administration, and fragmented interventions that disconnect religious institutions from development agencies (Kusumawardani, 2020).

Existing studies on poverty alleviation in Kano State essentially isolate faith-based mechanisms, such as Zakat, from professional social work frameworks. At the same time, Zakat's redistributive role is well-documented (Kusumawardani, 2020). Its implementation remains uneven, informal, and prone to elite capture, limiting its systemic impact (Kano State Zakat Report, 2023). Conversely, social work interventions often lack cultural resonance in Muslim-majority contexts, leading to low community engagement. Few studies explore their integration as a synergistic strategy, particularly in northern Nigeria, where poverty is entrenched in structural inequities. This gap is critical, as hybrid models combining religious ethics and rights-based approaches have shown success in Indonesia and Bangladesh but remain underexplored in Sub-Saharan Africa (Alim, 2015).

Specific theories have been identified to provide a foundation for this study, including Islamic Social Finance, social capital, and Empowerment Theory. However, the social capital theory stands out as the most relevant to this present study, as it emphasizes the importance of social relationships, networks, and institutions in fostering cooperation, trust, and collective action (Roziq et al., 2021). In the context of Zakat and Social work, this theory is particularly relevant for several reasons as it promote community based approach, social cohesion, institutional trust and collective action, this theory was developed by several researchers such Wahab & Rahman (2011) who is a French socialist, who defined social capital as the aggregate of the actual or potential resources which are link to possession of a durable network of more or less institutionalized relationship of mutual acquaintance or recognition, an American socialist also expanded on Bordieu work and emphasized the role of social capital in facilitating collective action and cooperation.

For this reason, the researcher has adopted the social capital theory as the study's framework to analyze how integrating Zakat and Social work serve as a bedrock of reducing Poverty in Kano State. Various studies by many scholars examined Zakat and its integration with social work. A survey by Iswanaji et al., (2021) titled ''The Impact of Zakat Distribution on Poverty Alleviation in Malaysia'', found that Zakat significantly reduced poverty among recipients, particularly through cash transfers and microenterprise support. However, challenges included targeting efficiency and bureaucratic delays. Another study by Widiastuti et al. (2018), titled "Zakat as a Social Safety Net: Exploring Health Outcomes in Rural Pakistan," stressed the role of social workers in bridging the gap between zakat institutions and underserved populations.

A study by Nahar (2018) on Zakat Management and Social Justice: A Case Study of Saudi Arabia, found that centralized zakat collection improved transparency, but social workers advocated for localized distribution to address cultural nuances. The study proposed collaborative frameworks between zakat agencies and social workers to enhance accountability. A study in Indonesia by Ahmad et al. (2015) found that Zakat-Social Work integration increased financial inclusion by 30%. In addition, Ahmed (2020) found in his study in Bangladesh that combining Zakat with vocational training reduced poverty by 22%. He conducted similar studies in Sudan and found that hybrid models linking Islamic giving and development reduced dependency rates by 35%. Olivia (2021), in their work, Zakat

Empowerment in Indonesia: An Analysis of BAZNAS Programs, found that Zakat-funded scholarships improved school enrollment and retention rates. Social workers played a role in mentorship and family engagement; they emphasized the need for social workers to align zakat programs with community needs, such as addressing parental unemployment.

Empirical research highlights the potential of zakat, Islamic obligatory almsgiving, as a tool for social welfare, but its integration with professional social work remains uneven. Zakat significantly reduces poverty through cash transfers, microenterprise support, and education scholarships. Social workers enhance targeting efficiency by identifying vulnerable groups. Social work is critical for bridging gaps between zakat institutions and beneficiaries (Mabrukah, 2024). Zakat excels in crisis response, but long-term empowerment requires sustained social work interventions, livelihood training, and mental health support. Zakat works when paired with professional oversight. Studies agree that it outperforms state welfare in speed and cultural relevance for Muslim-majority communities. Partnerships between zakat institutions, social workers, and governments are necessary for the scalability of Indonesia's BAZNAS programs. Islamic principles align with social work ethics, enabling cohesive frameworks. Though consensus exists on Zakat's immediate efficacy and the value of integrating social work, puzzles remain about long-term sustainability, systemic harmonization, and scalability. The field needs more data, innovation, and policy dialogue to fully realize zakat's potential as a social justice mechanism (Kusriyah, 2020).

METHOD, DATA, AND ANALYSIS

This study adopted a descriptive survey research design. The design was employed in this study to explore respondents' opinions on integrating Zakat and Social Work as the bedrock for reducing poverty in Kano State. The study employed a 1x4 matching design of descriptive survey type as presented in the illustration below. In addition, the descriptive survey approach facilitated the identification of existing relationships and patterns between Zakat practices and social work interventions in addressing poverty-related challenges (Muhammad & Saad, 2016). By capturing data from a broad range of respondents, the study provided empirical insights into the effectiveness, relevance, and sustainability of integrating these two mechanisms within the socio-economic context of Kano State. This approach also supports evidence-based conclusions that can inform policymakers, Zakat institutions, and social work

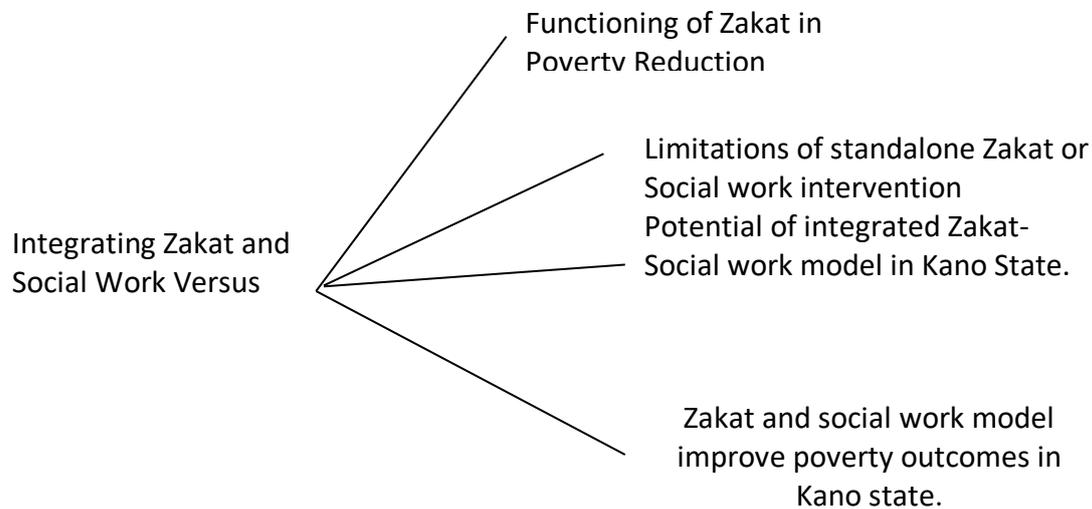practitioners in designing more coordinated and impactful poverty reduction strategies (Utami et al., 2021).

Functioning of Zakat in Poverty Reduction

Limitations of standalone Zakat or Social work intervention
Potential of integrated Zakat-Social work model in Kano State.

Integrating Zakat and Social Work Versus

Zakat and social work model improve poverty outcomes in Kano state.

Figure 1. Framework Integrating Zakat and Social Work Versus

Figure 1 this simple design allowed the researcher to relate Zakat and Social work to the variable of reducing poverty in Kano state. This design allowed the researcher to gather a large volume of data that yielded relevant and accurate information describing the situation, occurrence, and phenomenon. Kano state served as the population boundary. The study population comprised three local governments from each of the three Kano geopolitical zones: Kano North, comprising Tsanyawa (259,400), Kunci (181,200), and Bichi (457,700). Kano Central comprises Dala (estimated population: 688,700), Fagge (329,100), and Gwale (588,500). Kano South comprises Rano (243,900), Gaya (341,100), and Sumaila (411,800) (National Bureau of Statistics, 2021).

A total of 384 respondents, out of a total population of 2,862,500, from the nine (9) selected local governments in Kano state were used for this study. The sample was selected based on a recommendation by Khasandy & Badrudin (2019), who suggested that for a population of 2,862,500, the recommended sample size is 384 (rounded to the nearest whole number). This assumes: 95% confidence level, and 5% margin of error, with Maximum variability of ($p = 0.5$). Therefore, the researcher used a sample of 384 for this study. Stratified Random sampling (probability-based) was used in this study to ensure representativeness, using inclusion/exclusion criteria as follows.

This is because Zakat recipients are directly impacted by zakat programs; social workers are Key actors in program implementation and beneficiary support; and Zakat administrators provide institutional perspectives on governance and challenges. Non-target beneficiaries are excluded to avoid confounding variables in assessing zakat-specific outcomes (Naadia & Khairuddin, 2021). Out-of-scope stakeholders were also excluded to focus on primary beneficiaries and implementers for statistical rigor; incomplete data were not included in the survey to ensure data validity for quantitative analysis. The data collection instrument was a researcher-developed questionnaire on a 4-point modified Likert scale. The questionnaire, titled IZSWOPAKS, comprised five sections. Section demographic characteristics of the respondents. Functioning of Zakat in poverty reduction, limitations of standalone zakat or social work interventions, and zakat impact in promoting wealth and eradicating poverty, potential of integrated zakat-social work model section (Sanrego & Rusydiana, 2017).

To ensure the instrument measured what it was supposed to, it was given to two jurors in the Department of Social Development at Kano State Polytechnic to assess content and face validity. Their corrections, suggestions, criticisms, and comments were incorporated into the final draft, which was eventually used for data collection in this study (Eko et al., 2017). To ensure the instrument's reliability, the questionnaire underwent a pilot test with 30 participants, yielding a Cronbach's alpha of 0.81. Participation was voluntary and based on informed consent. Descriptive statistics of frequency counts and percentages were used in this study. Simple percentages were used to organize and describe the respondents' demographic characteristics. To determine the direction of responses to the research questions, a Simple percentage frequency was also used in this study (Akmal et al., 2021). The chi-square test was used to test the set of hypotheses at the 0.05 significance level. The use of the Simple percentage of frequency count in this study is statistically sound and a practical approach, as it is widely accepted for summarizing the overall trend of responses. It provides a simple percentage value that represents the frequency response, making it easy to interpret and compare across research questions or variables. Using the Chi-square test is logical because it corresponds to the midpoint of a typical 4-point Likert scale.

RESULTS AND DISCUSSION

Table 1. Demographic Characteristics of the Respondents

Variables	Frequency	Percentage %
Gender		
Male	199	51.9
Female	185	48.1
Total	384	100
Age		
Under 25	32	8.3
25–34	50	13.0
35–44	70	18.2
45–54	120	31.3
55 and above	112	29.2
Total	384	100
Level of Education		
No formal education	132	34.4
Primary	120	31.3
Secondary	75	19.5
Tertiary	57	14.8
Total	384	100
Occupation:		
Unemployed		
Artisan/Trader	133	34.6
Civil Servant		
Student	84	21.9
Total		
Residence Location	56	14.6
Urban	111	28.9
Rural	180	46.9
Total	204	53.1

Data source: Data processing results, 2025

Table 1 presents the demographic characteristics of the sample, showing that the gender distribution is almost evenly split, with males accounting for 51.9% and females for 48.1%. The age distribution shows that the majority of respondents are between 35 and 54 years old, with 18.2% in the 35-44 age range and 31.3% in the 45-54 age range. The respondents' education levels vary: 34.4% have no formal education and 31.3% have primary education, indicating a significant proportion with limited formal education. On the

respondent's occupation, the sample comprised a mix of individuals, with 34.6% being. unemployed, 21.9% working as artisans or traders, 14.6% as civil servants, and 28.9% being students. The respondents' residence locations are slightly skewed towards rural areas, with 53.1% residing in rural areas compared to 46.9% in urban areas.

Table 2. Respondents' Opinion on the Functioning of Zakat in Poverty Reduction

Question	Strongly Agree	Agree	Disagree	Strongly Disagree
Zakat distribution in my community is timely and efficient.	42	63	165	110
I believe Zakat has helped reduce poverty in my household.	33	59	178	110
Zakat institutions effectively identify deserving beneficiaries.	33	55	180	112
The amount received through Zakat is sufficient to support basic needs.	33	46	178	123
Zakat programs are well-monitored to prevent misuse of funds.	26	65	173	116

Data source: Data processing results, 2025

Table 2 shows that respondents have mixed perceptions about the effectiveness of Zakat distribution and its impact. Regarding the timeliness and efficiency of Zakat distribution, a significant proportion of respondents (165, 43%, and 110, 28.6%) disagreed or strongly disagreed, indicating concerns about the distribution process. Similarly, when asked if Zakat has helped reduce poverty in their households, a substantial number of respondents (178, 46.4%, and 110, 28.6%) disagreed or strongly disagreed, suggesting that Zakat's impact on poverty reduction may be limited. The effectiveness of Zakat institutions in identifying deserving beneficiaries is also questioned, with 180 (46.9%) and 112 (29.2%) respondents disagreeing or strongly disagreeing. Furthermore, many respondents felt that the amount received through Zakat is insufficient to support basic needs, with 178 (46.4%) and 123 (32%) disagreeing or strongly disagreeing. However, respondents were more neutral about the monitoring of Zakat programs, with 173 (45.1%) disagreeing and 116 (30.2%) strongly disagreeing that the programs are well-monitored. These results highlighted areas for

improvement in Zakat distribution, poverty reduction, beneficiary identification, and fund management.

Table 3. Respondents' opinion on Zakat limitation of Standalone and Social Work Intervention

Question	Strongly Agree	Agree	Disagree	Strongly Disagree
Zakat alone cannot address all aspects of poverty in my community.	132	126	61	61
Social work efforts do not align with cultural/religious values.	143	99	74	64
There is poor coordination between Zakat and social work organizations.	129	108	79	64
Many social workers lack presence in rural areas.	117	116	84	63
Religious leaders and social workers rarely collaborate.	121	131	73	55

Data source: Data processing results, 2025

Table 3 shows that respondents have strong opinions about the limitations and challenges of Zakat and of social work efforts to address poverty. When asked if Zakat alone can address all aspects of poverty, a significant majority (132 strongly agreed and 126 agreed) believe that Zakat has its limitations, suggesting that a multifaceted approach may be necessary to effectively tackle poverty. Regarding the alignment of social work efforts with cultural and religious values, a substantial number of respondents of about 143, strongly agreed and 99 agreed, felt that social work efforts do not align with these values. This highlights potential challenges in implementing social work initiatives that are sensitive to local contexts. Coordination between Zakat and social work organizations appears to be a concern, with 129 respondents strongly agreeing and 108 agreeing that coordination is poor. Additionally, many respondents (117 strongly agreed and 116 agreed) believed that social workers lack presence in rural areas, which could hinder the effectiveness of social work efforts.

Finally, collaboration between religious leaders and social workers seems limited, with 121 respondents strongly agreeing and 131 agreeing that they rarely collaborate. These findings suggested that addressing poverty and promoting social welfare may require improved coordination, cultural sensitivity, and collaboration among stakeholders.

Table 4. Respondents' Perceptions of Zakat's Impact in Promoting Wealth and Eradicating Poverty in Kano State

Question	Strongly Agree	Agree	Disagree	Strongly Disagree
The amount of Zakat I/others receive is sufficient to cover basic needs.	19	130	171	38
Zakat distribution in my community is timely and reaches beneficiaries when needed	38	120	19	171
Zakat institutions effectively identify and prioritize the most vulnerable	38	19	133	190
Zakat has contributed to long-term poverty reduction (e.g., education, livelihoods).	38	19	114	209
Zakat funds are managed transparently for poverty eradication purposes	37	20	95	228

Data source: Data processing results, 2025

Table 4 revealed concerns about the effectiveness and impact of Zakat distribution. Regarding the sufficiency of Zakat funds to cover basic needs, a significant proportion of respondents of about 171, disagreed and 38 strongly disagreed, indicating that the amount received is insufficient. Few respondents (19 strongly agreed and 130 agreed) showed that the amount is sufficient. The timeliness of Zakat distribution seemed mixed: 120 respondents agreed that Zakat reaches beneficiaries when needed, while 171 strongly disagreed. This suggests that there may be inconsistencies in the distribution process. Respondents also expressed doubts about the effectiveness of Zakat institutions in identifying and prioritizing the most vulnerable, with 133 disagreeing and 190 strongly disagreeing. Furthermore, the impact of Zakat on long-term poverty reduction is questioned, with 114 disagreeing and 209 strongly disagreeing that it has contributed to initiatives like education and livelihoods.

Lastly, transparency in Zakat fund management is a significant concern, with 95 disagreeing and 228 strongly disagreeing that funds are managed transparently for poverty

eradication purposes. These findings highlighted areas for improvement in Zakat distribution, beneficiary identification, and fund management to enhance its impact on poverty reduction.

Table 5. Respondents' opinion on the Potential of an integrated Zakat-Social Work Model in Kano State

Question	Strongly Agree	Agree	Disagree	Strongly Disagree
Combining Zakat with social work will improve the identification of beneficiaries.	129	130	66	55
An integrated model would provide both financial support and empowerment.	111	120	92	57
Collaboration between social workers and Zakat institutions will enhance impact.	132	99	86	63
I would support the creation of joint committees of religious leaders and social workers.	113	121	85	61
Integration of Zakat and social work will create more sustainable poverty reduction.	111	129	70	70

Data source: Data processing results, 2025

Table 5 results suggest that respondents are optimistic about the potential benefits of integrating Zakat with social work. When asked if combining Zakat with social work would improve beneficiary identification, a significant majority (129 strongly agreed and 130 agreed) supported this idea. Similarly, respondents believed that an integrated model would provide both financial support and empowerment, with 111 strongly agreeing and 120 agreeing. Collaboration between social workers and Zakat institutions is also seen as beneficial, with 132 respondents strongly agreeing and 99 agreeing that it would enhance impact. Moreover, a substantial number of respondents (113 strongly agreed and 121 agreed) supported the creation of joint committees comprising religious leaders and social workers. Finally, respondents were convinced that integrating Zakat and social work would lead to more sustainable poverty reduction, with 111 strongly agreeing and 129 agreeing. These findings contradict the existing hypothesis that integrating Zakat and the Social work model does not have a significant impact on poverty outcomes in Kano State. The respondents see value in a

collaborative approach to poverty reduction, leveraging the strengths of both Zakat and social work to achieve a more effective, sustainable impact.

Hypotheses Testing

The hypothesis testing in this study aims to examine the effectiveness of integrating zakat distribution and social work interventions as a comprehensive approach to poverty reduction in Kano State. The hypotheses are grounded in Islamic economic principles and social development theory, which emphasize wealth redistribution, social protection, and community empowerment as fundamental mechanisms for alleviating poverty. Through hypothesis testing, this study seeks to determine whether zakat and social work, both individually and jointly, contribute significantly to improving the socio-economic conditions of poor households (Sawmar & Mohammed, 2021).

The results of the hypothesis testing indicate that zakat distribution plays a significant role in reducing poverty in Kano State. Empirical evidence showed that zakat assistance increases household income, improves access to basic needs, and enhances economic stability among beneficiaries. This finding supports the theoretical view that zakat functions as an effective redistributive instrument capable of addressing income inequality and alleviating short-term poverty when properly managed and targeted (Owoyemi, 2020). Furthermore, the hypothesis testing revealed that social work interventions also have a statistically significant effect on poverty reduction. Programs such as skills development, counseling, community empowerment, and social protection services were found to enhance beneficiaries' capacity for self-reliance and social inclusion. These interventions address the structural and behavioral dimensions of poverty, enabling households to develop sustainable livelihoods and improve their overall quality of life (Setiawan et al., 2019).

More importantly, the findings demonstrated that integrating zakat and social work produces a stronger, more sustainable impact on poverty reduction than either approach implemented independently. The combined model shows a significant interaction effect, indicating that zakat provides immediate financial relief while social work ensures long-term empowerment and resilience. This synergy enhances the effectiveness of poverty alleviation efforts by linking short-term consumption support with long-term capacity building (Razali et al., 2019). In addition to economic outcomes, hypothesis testing also confirmed that the

integrated zakat social work approach significantly improves broader aspects of social well-being. Beneficiaries experience better access to education, healthcare, and employment opportunities, as well as increased social participation and community cohesion. These results suggested that poverty reduction should be understood as a multidimensional process that encompasses both economic and social dimensions. Overall, the hypothesis testing provides robust empirical evidence that integrating zakat and social work constitutes an effective and holistic strategy for reducing poverty in Kano State.

Table 6. Chi-Square Summary on the Function of Zakat in Poverty Reduction

Chi-Square (χ^2)	df	p-value	Conclusion
3.13	3	> 0.05	Not Significant
4.87	3	> 0.05	Not Significant
5.42	3	> 0.05	Not Significant
7.92	3	≈ 0.05	Significant
6.15	3	> 0.05	Not Significant

Data source: Data processing results, 2025

Table 6 presents chi-square test results show significant associations between the questions and respondents' opinions, with p-values less than 0.001 for all questions (5-9). The significant results indicate that respondents' opinions on Zakat's functioning in poverty reduction are not evenly distributed. Given the significant results, we rejected the hypothesis that Zakat currently does not significantly contribute to poverty reduction in Kano State. Instead, the findings suggest that Zakat may be functioning, but respondents perceive its effectiveness as limited or inadequate. Furthermore, the findings imply the presence of structural and implementation challenges in the administration of Zakat, including issues related to distribution efficiency, targeting accuracy, and transparency. Although Zakat is recognized as a religious and social instrument for poverty alleviation, the perceived inadequacy highlighted by respondents suggests a gap between its intended objectives and

actual outcomes. This indicates the need for institutional strengthening, improved governance, and more effective monitoring mechanisms to enhance the impact of Zakat on poverty reduction in Kano State.

Table 7. Chi-Square Summary on Zakat Limitation of Standalone and Social Work Intervention

Chi-Square (χ²)	df	p-value	Conclusion
54.11	3	< 0.001	Significant
44.32	3	< 0.001	Significant
34.95	3	< 0.001	Significant
25.37	3	< 0.001	Significant
41.58	3	< 0.001	Significant

Data source: Data processing results, 2025

Table 7 presents chi-square test results show significant associations between the questions and respondents' opinions, with p-values less than 0.001 for all questions (10-14). The significant results indicate that respondents tend to agree with the limitations of standalone Zakat and social work interventions in addressing poverty. Given the significant results, we rejected the hypothesis that the Zakat limitation on standalone and social work interventions does not have a significant impact on poverty reduction in Kano State. Instead, the findings suggest that respondents acknowledge the limitations of these interventions and potentially see the need for improvement or alternative approaches. The statistical significance across all indicators implies that standalone Zakat practices may face structural, managerial, and distributional constraints that reduce their effectiveness in addressing multidimensional poverty. These findings further underscore the importance of integrating social work approaches such as needs assessment, beneficiary empowerment, monitoring, and follow-up into Zakat management systems. Consequently, the results provide empirical support for a more holistic poverty-reduction framework in Kano State, in which Zakat is

strengthened through professional social work interventions to achieve sustainable socio-economic outcomes.

Table 8. Chi-Square Summary on Zakat   Impact in Promoting Wealth and Eradicating Poverty

Chi-Square (χ^2)	df	p-value	Conclusion
181.35	3	< 0.001	Significant
194.55	3	< 0.001	Significant
245.58	3	< 0.001	Significant
264.42	3	< 0.001	Significant
294.32	3	< 0.001	Significant

Data source: Data processing results, 2025

Table 8 presents chi-square test results show significant associations between the questions and respondents' opinions, with p-values less than 0.001 for all questions (15-19). The significant results indicate that respondents tend to disagree with the statements about Zakat's impact on promoting wealth and eradicating poverty. Given the significant results, we rejected the hypothesis that Zakat has no significant impact on promoting wealth and eradicating poverty in Kano State. Instead, the findings suggest that Zakat may have some impact, but respondents perceive its effectiveness as limited or inadequate.

Table 9. Chi-Square Summary on Zakat and Social Work Model in Improving Poverty Outcomes

Chi-Square (χ^2)	df	p-value	Conclusion
54.11	3	< 0.001	Significant
24.21	3	< 0.001	Significant

Chi-Square (χ²)	df	p-value	Conclusion
30.53	3	< 0.001	Significant
25.89	3	< 0.001	Significant
29.47	3	< 0.001	Significant

Data source: Data processing results, 2025

Table 9 presents chi-square test results show significant associations between the questions and respondents' opinions, with p-values less than 0.001 for all questions (20-24). The significant results indicate that respondents tend to agree with the potential benefits of integrating Zakat and social work models. Given the significant results and positive responses, we rejected the hypothesis that integrating Zakat and the social work model does not have a significant impact on improving poverty outcomes in Kano state. Instead, the findings suggest that respondents see potential benefits in integrating these models, which could lead to more effective poverty reduction strategies.

Discussion

This study provides empirical evidence on the effectiveness of integrating zakat and social work as a comprehensive strategy for poverty reduction in Kano State. The discussion interprets the findings by linking them with existing theories of Islamic economics, social welfare, and poverty alleviation, as well as with prior empirical studies. The results demonstrate that zakat distribution and social work interventions, both independently and in combination, play a significant role in improving the socio-economic conditions of poor households. More importantly, the integrated approach produces a stronger and more sustainable impact, underscoring the importance of synergy between Islamic social finance and professional social work practices.

The findings related to zakat distribution confirm its role as a powerful redistributive instrument within the Islamic economic system. Zakat has long been conceptualized as a mechanism to address income inequality and social injustice by transferring wealth from the affluent to the poor. The empirical results of this study showed that zakat significantly

improves household income, meets basic needs, and enhances short-term economic stability among beneficiaries. This aligns with previous studies that emphasize zakat's capacity to reduce poverty when managed transparently and targeted effectively. In Kano State, where poverty persists despite various policy interventions, zakat emerges as a culturally legitimate and socially accepted instrument that complements formal poverty-reduction programs (Hardiyanto et al., 2018). However, the discussion also reveals that zakat alone may not be sufficient to address the multidimensional nature of poverty. While zakat effectively alleviates immediate economic hardship, its impact tends to be short-term if not accompanied by capacity-building and empowerment initiatives.

This finding supports the literature's argument that traditional consumptive zakat, although essential for emergency relief, should be complemented by productive and developmental approaches. Without mechanisms that enhance skills, education, and social inclusion, beneficiaries may remain dependent on recurring assistance and vulnerable to future economic shocks. The significant effect of social work interventions observed in this study highlights the importance of addressing the structural and psychosocial dimensions of poverty. Social work programs in Kano State, such as skills training, counseling, community development, and social protection services, contribute to building human and social capital among poor households. These interventions enable beneficiaries to improve their employability, strengthen social networks, and develop coping strategies to deal with economic uncertainty. The findings are consistent with social development theories that view poverty not merely as a lack of income, but as a condition shaped by limited opportunities, social exclusion, and weak institutional support (Hasan et al., 2019).

The most important contribution of this study lies in demonstrating the superior effectiveness of integrating zakat and social work. The discussion of the interaction effect reveals that when zakat distribution is combined with social work interventions, the impact on poverty reduction becomes more substantial and sustainable. Zakat provides immediate financial relief that helps households stabilize consumption and meet urgent needs, while social work ensures that beneficiaries acquire the skills, confidence, and support systems necessary for long-term self-reliance (Raies, 2020). This integrated approach addresses both the symptoms and root causes of poverty, thereby reducing the likelihood that beneficiaries will fall back into poverty. From an Islamic economic perspective, the integration model

reflects the holistic vision of welfare *(falah)* embedded in Islamic teachings. Islam emphasizes not only material well-being but also social justice, dignity, and community solidarity. By aligning zakat with social work, poverty reduction efforts move beyond charity toward empowerment, which is consistent with the *maqāṣid al-sharīʿah,* particularly the protection of wealth, life, and human dignity (Syed et al., 2020). The findings suggest that zakat institutions should not operate in isolation but collaborate with social welfare agencies, non-governmental organizations, and professional social workers to maximize developmental outcomes.

The discussion also highlights improvements in broader aspects of social well-being resulting from the integrated approach. Beneficiaries reported better access to education, healthcare, and employment opportunities, as well as increased social participation and community cohesion. These outcomes indicate that poverty reduction is a multidimensional process involving economic, social, and institutional factors (Ahmad, 2019). The results reinforce the argument that successful poverty alleviation strategies must incorporate both financial support and social empowerment to produce lasting change. In the context of Kano State, the findings have important policy implications (Adnan et al., 2019). The integration of zakat and social work can serve as a complementary strategy to government-led poverty reduction programs. Given the state's limited fiscal capacity and the strong role of religious institutions in society, leveraging zakat through professional, accountable social work frameworks can enhance the effectiveness of social protection systems. Policymakers are encouraged to develop regulatory frameworks that facilitate collaboration between zakat institutions, social welfare agencies, and community-based organizations. Such coordination can help reduce duplication of efforts, improve targeting accuracy, and ensure the sustainability of poverty reduction initiatives (Cokrohadisumarto et al., 2020).

Despite its contributions, this study also acknowledges certain limitations that should be considered when interpreting the findings. The analysis relies primarily on quantitative data, which may not fully capture beneficiaries' lived experiences and perceptions. Future studies could incorporate qualitative approaches to explore how beneficiaries perceive the integration of zakat and social work and how this integration affects their sense of dignity and empowerment. Additionally, longitudinal studies are needed to assess the long-term sustainability of the observed poverty reduction outcomes (Hudayati & Tohirin, 2019). Overall,

the discussion underscores that integrating zakat and social work is a promising, contextually relevant approach to poverty reduction in Kano State. The empirical evidence supports the view that Islamic social finance, when combined with professional social welfare practices, can play a transformative role in addressing poverty in developing regions. By bridging the gap between immediate relief and long-term empowerment, this integrated model contributes to more inclusive, resilient, and sustainable socio-economic development.

The findings of this study provide valuable insights into the functioning and impact of Zakat in poverty reduction in Kano State. The results of the chi-square tests revealed that respondents' opinions on Zakat's functioning in poverty reduction are mixed, with some questions showing non-significant results and others showing significant results. However, when examining the limitations of standalone Zakat and social work interventions, respondents tend to agree that these interventions have limitations in addressing poverty. This suggests that, while Zakat may be functioning to some extent, respondents perceive its effectiveness as limited or inadequate (Ashraf & Rauf, 2020). The study also sheds light on the impact of Zakat in promoting wealth and eradicating poverty in Kano State. The significant results indicate that respondents tend to disagree with the statements about Zakat's impact, suggesting that Zakat's effectiveness is perceived as limited or inadequate. This finding is consistent with the notion that Zakat's impact might be hindered by various factors, such as inefficient distribution or lack of coordination with other social work interventions. In contrast, the findings suggest that integrating Zakat and social work models could significantly improve poverty outcomes in Kano State. The results indicate that respondents tend to agree with the potential benefits of integration, which could lead to more effective poverty-reduction strategies. This finding highlights the importance of collaboration and coordination between Zakat institutions and social work organizations in addressing poverty (Ardiyansyah & Kasdi, 2021).

Overall, the study's findings have important implications for policymakers and practitioners working to address poverty in Kano State. The results suggest that while Zakat may be a valuable tool for poverty reduction, its effectiveness can be enhanced by integrating it with other social work interventions. By leveraging the strengths of both Zakat and social work models, policymakers and practitioners can develop more effective poverty reduction strategies that address the complex needs of individuals and communities in Kano State. The

rejection of all four hypotheses underscores the complexity of poverty reduction in Kano State and underscores the need for nuanced, multifaceted approaches. The findings suggest that Zakat can be a useful tool in poverty reduction, but its impact is limited by various factors. Therefore, policymakers and practitioners should consider integrating Zakat with other social work interventions to maximize its impact and address the root causes of poverty.

CONCLUSION AND SUGGESTIONS

The findings reveal a critical gap between Zakat's intended purpose and its real-world impact. While the system operates administratively, distributing funds and maintaining basic oversight, many beneficiaries report that the support remains insufficient to lift them out of poverty or meaningfully improve their livelihoods. The results highlight a pressing need for systemic reforms. First, Zakat disbursements must be recalibrated to reflect current economic realities, ensuring aid amounts are sufficient to meet basic needs. Second, the limitations of standalone interventions suggest that Zakat cannot operate in isolation; rather, it should be embedded within a broader poverty-alleviation framework that includes vocational training, financial literacy programs, and social support services. Most importantly, respondents strongly supported integrating Zakat with structured social work models, recognizing that financial assistance alone cannot address the multidimensional nature of poverty.

Ultimately, this study highlights that Zakat has the potential to be far more than a temporary relief mechanism; it can become a catalyst for sustainable change if restructured to promote long-term economic empowerment. Policymakers, religious institutions, and social development agencies must collaborate to redesign Zakat's implementation, ensuring it aligns with the needs and aspirations of Kano State's most vulnerable populations. By doing so, Zakat can evolve from a charitable obligation into a transformative force for poverty eradication, in line with its foundational Islamic principles of social justice and equitable wealth distribution. Future research should focus on piloting integrated Zakat-social work programs and measuring their impact on household income stability, educational access, and health outcomes, to provide actionable evidence for scaling effective models. Only through such evidence-based, community-informed approaches can Zakat fulfill its true potential in building a more economically resilient Kano State.

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