

## **Utilization of Zakat and Waqf in Address Dependency Challenges of The Vulnerable in Gombe State**

**Adamu Abubakar Muhammad**

Federal University of Kashere, Gombe State, Nigeria, Kashere 771103  
Email: abubakaradamu1980@gmail.com

**Babangida Bala**

Federal University of Kashere, Gombe State, Nigeria, Kashere 771103  
Email: balababangida40@gmail.com

**Adam Muhammad Ardo**

Modibbo Yusufa Foundation, New GRA Gombe State, Nigeria  
Email: adamardo815@gmail.com

**Muhammad Bello Adam**

Aminu Saleh College of Education, Azare, Bauchi, Nigeria, Maiduguri Road,  
Azare 751101  
Email: abuwaliidah@gmail.com

**Bashir Liman Mashema**

Aminu Saleh College of Education, Azare, Bauchi, Nigeria, Maiduguri Road,  
Azare 751101  
Email: bashirlimanmashema13@gmail.com

**Arif Sugitanata**

Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Indonesia, Jl. Laksda  
Adisucipto, Papringan, Caturtunggal, Kec. Depok, Kabupaten Sleman, Daerah  
Istimewa Yogyakarta 55281  
Email: arifsugitanata@gmail.com

### **ABSTRACT**

The socio-economic challenges faced by vulnerable groups in Gombe State, Nigeria, underscore the need for sustainable interventions to alleviate poverty and dependency. This study examines the utilization of Zakat and Waqf as Islamic socio-economic tools to empower vulnerable populations and promote economic independence. Employing a mixed-method approach, it integrates qualitative interviews with stakeholders in Zakat and Waqf management and quantitative data on poverty and dependency rates. Findings reveal that structured and transparent administration of Zakat and Waqf can significantly enhance access to education, healthcare, and sustainable livelihoods, reducing dependency. However, challenges such as limited awareness, poor institutional frameworks, and inadequate regulatory support hinder optimal implementation. This study recommends policy reforms, institutional capacity-building, and enhanced community engagement to maximize the impact of these Islamic instruments. The research contributes to ongoing discussions on leveraging Islamic social finance to foster socio-economic equity and justice.

**Keywords:** Dependency Challenges; Gombe State; Utilization; Vulnerable; Zakat and Waqf.

**ABSTRAK**

*Tantangan sosial-ekonomi yang dihadapi kelompok rentan di Negara Bagian Gombe, Nigeria, menekankan perlunya intervensi berkelanjutan untuk mengurangi kemiskinan dan ketergantungan. Penelitian ini menganalisis pemanfaatan Zakat dan Waqf sebagai alat sosial-ekonomi Islam untuk memberdayakan kelompok rentan dan mendorong kemandirian ekonomi. Dengan menggunakan pendekatan campuran, penelitian ini mengintegrasikan wawancara kualitatif dengan pemangku kepentingan dalam pengelolaan Zakat dan Waqf serta data kuantitatif tentang tingkat kemiskinan dan ketergantungan. Hasil penelitian menunjukkan bahwa administrasi Zakat dan Waqf yang terstruktur dan transparan dapat secara signifikan meningkatkan akses terhadap pendidikan, perawatan kesehatan, dan mata pencaharian berkelanjutan, sehingga mengurangi ketergantungan. Namun, tantangan seperti kurangnya kesadaran, kerangka kelembagaan yang lemah, dan dukungan regulasi yang tidak memadai menghambat implementasi yang optimal. Penelitian ini merekomendasikan reformasi kebijakan, penguatan kapasitas kelembagaan, dan peningkatan keterlibatan komunitas untuk memaksimalkan dampak instrumen Islam ini. Penelitian ini memberikan kontribusi pada diskusi yang sedang berlangsung tentang pemanfaatan keuangan sosial Islam untuk mendorong keadilan sosial-ekonomi.*

**Kata kunci:** Ketergantungan; Negara Bagian Gombe; Kelompok Rentan; Zakat; Waqf; Keuangan Sosial Islam.

## **INTRODUCTION**

In modern societies, vulnerable populations represent individuals or groups facing significant social, economic, or physical challenges that limit their ability to meet basic needs or participate fully in societal activities (Fineman, 2010). These groups, often comprising the poor, elderly, disabled, widows, orphans, and displaced persons, endure systemic barriers that exacerbate their risks in health, income, and security (Bizzarri, 2012; Carter & Kelly, 2021). Particularly within Muslim communities, vulnerability is further influenced by socioeconomic disparities, regional conflicts, and systemic inequalities (Darwich, 2025). These factors hinder access to essential services such as education, healthcare, and economic opportunities, creating a cycle of poverty and dependency that is difficult to break.

Islamic teachings emphasize collective responsibility and social justice as integral components of faith (Ezzani et al., 2023; Junaidi et al., 2023). Key socio-economic mechanisms such as Zakat (mandatory almsgiving) and Waqf (charitable endowment) are designed to address issues of vulnerability and dependency (Ahmed & Ahmed, 2021; Raza et al., 2024). These institutions serve as instruments for wealth redistribution, community welfare, and economic empowerment, aligning with the broader objectives of Islamic law (*Maqasid al-Shariah*), which seek to promote human well-being by preserving faith, life, intellect, lineage, and wealth (Ahmad & Khan, 2020). Historically, Zakat and Waqf have played pivotal roles in fostering social equity and economic sustainability within Islamic societies.

Gombe State, located in northeastern Nigeria, presents a compelling case study for examining the utilization of these mechanisms. The state faces acute socio-economic challenges, including high poverty rates, unemployment, and widespread dependency among vulnerable groups (Ahmad & Khan, 2020; Dandago & Muhammad, 2019). Despite its predominantly Muslim population, which should ideally benefit from Islamic socio-economic principles, the region suffers from inadequate institutional frameworks and limited awareness of the potential of Zakat and Waqf. Consequently, dependency remains a persistent issue, perpetuated by a lack of access to education, vocational training, and financial resources.

The role of Zakat and Waqf in addressing socio-economic challenges has been extensively documented in various Islamic finance studies. Scholars such as Maulana (2024) and Razak (2020) highlight that Zakat and Waqf are pivotal tools for poverty alleviation, economic empowerment, and social welfare. Their research emphasizes the effectiveness of these instruments when integrated into structured programs that provide education, healthcare, and livelihood opportunities. Similarly, studies by Ardo et al. (2024) explore the challenges and opportunities of utilizing Zakat and Waqf in Nigeria, underscoring the need for effective governance, public awareness, and donor engagement.

However, despite the wealth of literature on Zakat and Waqf, there remains a significant gap in understanding their application within specific regional contexts, particularly in states like Gombe, where socio-economic challenges are

compounded by limited institutional frameworks and public awareness. Existing studies tend to focus on generalized strategies or successful implementations in other regions, such as Malaysia or Turkey, with limited empirical exploration of how these models can be adapted to the unique socio-cultural and economic conditions of Gombe State. For instance, while Muhammad et al. (2024) and Adamu and Usman (2019) discuss poverty and dependency in northern Nigeria, their work does not delve into the operational dynamics of Zakat and Waqf institutions in Gombe or propose tailored solutions for their optimization.

This study addresses these gaps by providing a comprehensive analysis of the utilization of Zakat and Waqf specifically in Gombe State, employing a mixed-method approach to capture both qualitative insights from key stakeholders and quantitative data on dependency trends. The research contributes novelty by proposing a model for integrating Islamic social finance tools into local socio-economic frameworks, emphasizing sustainability, transparency, and community empowerment. This focus on regional specificity and actionable strategies distinguishes the study from broader Islamic finance literature and aligns with the pressing need for context-sensitive interventions in poverty and dependency alleviation.

This research investigates how Zakat and Waqf can be effectively leveraged to reduce dependency and foster economic empowerment among vulnerable populations in Gombe State. By employing a mixed-method approach that combines qualitative interviews with quantitative data analysis, the study seeks to identify best practices, challenges, and opportunities for optimizing these Islamic financial tools. The findings aim to contribute to ongoing discussions on integrating Islamic social finance into contemporary socio-economic development strategies, thereby addressing dependency in a sustainable manner.

## **METHODS**

This research is to assess the utilization of *Zakat* and *Waqf* to address dependency challenges in Gombe State. Most of the Nigerian rural communities including Gombe state's communities face serious challenge and increase of cases in terms of number of people that are financially independent. To find an everlasting solution to this problem is very important in every society, the study employed a qualitative method that involved interview with pertinent organizations and experts as well as reviewing relevant literature (Jalili et al., 2024). Among the three senatorial districts found in the state, three (3) communities with easy access roads, high number of unemployed youths and low agricultural practices were selected to receive serious attention in the research. The selected communities were visited or communicated during the research period for request, approval and completion of interview exercise. Interview with relevant bodies served as the primary source of data collection using semi-structured interview approach for its valid and effective of examining participants' experiences and perspectives as well. The participants in the interview involved *Zakat* and *Waqf* Operators, Traditional Rulers and Stakeholders, Representatives of Government Officials, and Religious Scholars and Leaders, Physically Challenged and Disable Persons, Vulnerable Youth and

Women. The participants were coded as ZWO, TRS, RGO, RSL, PCD and VYW. This approach allows for a comprehensive understanding of the challenges and opportunities associated with the utilization of *Zakat* and *Waqf*, as well as the development of evidence-based recommendations for policy and practice.

## **RESULTS AND DISCUSSION**

### **The Concept and Principles of Zakat and Waqf**

*Zakat* is one of the five pillars of Islam and is obligatory for all Muslims who meet certain financial criteria. In forms of currency, it is calculated as a fixed percentage (2.5%) of a Muslim's wealth and is distributed to eight categories of beneficiaries, including the poor, the needy, and those in debt as contained in Qur'an, 9:60. One of the primary aim of *Zakat* is to redistribute wealth within the Muslim community, and ensuring that the basic needs of all individuals are met.

*Waqf*, on the other hand, is a voluntary, permanent endowment of property or funds by an individual or institution, dedicated to religious, educational, or social purposes (Dandago & Muhammad, 2019). *Waqf* assets are typically used to support charitable activities, and create a sustainable source of funding for long-term projects. Unlike *Zakat*, that is distributed directly to beneficiaries majorly to tackle short term or to solve immediate problems.

### **Functional Status and Management of Zakat and Waqf Institutions in Gombe**

In Gombe State, Nigeria, *Zakat* and *Waqf* institutions exist to some degree, although their functionality and impact vary. Several of them are managed by individuals, religious organizations, and community-based groups working to collect, distribute, and monitor *Zakat* and *Waqf* assets, aiming to support the poor, fund community projects, and empower the marginalized through various economic initiatives. The management of these institutions, however, faces issues related to institutional structure, transparency, and accountability (T. Muhammad & Al-Shaghdari, 2024). Governance practices often lack formalized procedures, which may limit their capacity to sustainably support beneficiaries or fully engage the broader community in *Zakat* and *Waqf* contributions

While some *Zakat* and *Waqf* programs in Gombe show positive results, their impact on economic independence for the vulnerable has been limited. Effective examples involve microfinance schemes and small-business grants to help beneficiaries generate income, but these are few due to funding and operational challenges (Sulaiman, Hassan, & Ahmadu 19). The primary obstacles include insufficient funding, inconsistent donor participation, and lack of financial literacy among beneficiaries, which hinders the sustainable impact of these programs (Ibrahim 20).

Several factors contribute to the limited effectiveness of these institutions:

1. Inadequate Institutional Support: Without standardized regulatory frameworks, these institutions struggle to manage funds efficiently and lack the resources to conduct long-term planning (Raimi et al. 14).
2. Low Public Awareness and Participation: Many community members are unaware of the benefits or processes for engaging with Zakat and Waqf institutions, leading to low participation rates (Sulaiman et al. 59).
3. Lack of Skill-Building Programs: Economic independence requires not only financial assistance but also training programs. These institutions often lack the capacity to provide the necessary skill-building resources for recipients to manage funds effectively and become self-sufficient (Ibrahim 30).

Therefore, Gombe state's Zakat and Waqf institutions have potential, they need enhanced organizational support, clearer operational standards, and increased public awareness to fulfill their mandate more effectively. Improved regulatory frameworks, transparency, and comprehensive economic empowerment programs could enhance their impact on achieving economic independence for the vulnerable in the state.

### **The Concept of Dependency and Its Challenges**

Dependency, in the socio-economic context, refers to a situation where individuals or communities rely on external aid or assistance for their basic needs and survival, without the capacity to sustain them independently. This situation often arises when the local economy fails to provide adequate opportunities for income generation, leaving significant segments of the population unable to sustain themselves independently. This phenomenon is particularly prevalent in developing regions like northeastern Nigeria, where economic opportunities are limited, and social safety nets are weak. Scholars such as Adamu and Usman (49) have highlighted the dangers of dependency, including the perpetuation of poverty, loss of dignity, and the erosion of individual and community self-reliance.

When asked his view on the current situation of the subject matter in Gombe, one of community stakeholders asserted that:

“In Gombe State, dependency is largely attributed to the high levels of poverty, unemployment, and underemployment, which have created an environment where a large portion of the population depends on charity, government assistance, and informal aid networks for their daily sustenance (RGO).”

According to the National Bureau of Statistics (2022), the poverty rate in Gombe State is among the highest in Nigeria, with over 70% of the population living below the poverty line. This has resulted in a significant portion of the population relying on charity, aid, or government assistance for basic needs. This

dependency is not only unsustainable but also counterproductive, as it often fails to address the root causes of poverty and economic vulnerability (Adewale110).

Usman & Ibrahim (66) are with the opinion that the dependency challenges in Gombe State are multifaceted, with deep-rooted causes that include:

1. Poverty: High levels of poverty in the state result in widespread dependence on charity and aid for basic needs.
2. Unemployment: A lack of job opportunities, particularly for young people, exacerbates the dependency problem.
3. Lack of Education and Skills: Many vulnerable individuals lack access to education and vocational training, limiting their ability to find employment or start businesses.
4. Inadequate Social Welfare: Government social welfare programs are often insufficient, leaving many individuals dependent on informal aid networks (Usman & Ibrahim 66).

These challenges are compounded by the fact that many vulnerable individuals are not aware of or do not have access to the available resources provided by Zakat and Waqf institutions.

A representative of Civil servants from ministry of Youths, and Rural development are with the view of:

“The current economic downturn has pushed many rural inhabitants into urban areas in search of better opportunities (*ci rani*), but many ended in the cycle of poverty and dependency (VYW).”

Additionally, the state's over-reliance on federal allocations has resulted in a lack of diversification of the local economy. This dependency on external revenue sources limits the state's ability to generate internal income and develop sustainable economic infrastructure, further perpetuating dependency among its population (Yahaya & Musa 94).

“Dependency in Gombe State is not merely a consequence of economic hardship; it is also deeply intertwined with social and cultural factors. The communal nature of society in Gombe often encourages a culture of reliance on family, community, and religious institutions for support. While this support network is vital for social cohesion, it can also reinforce a cycle of dependency, particularly when economic opportunities are scarce and social mobility is limited (RSL).”

The institutional framework in Gombe State has also struggled to effectively address the issue of dependency. Despite the presence of various social welfare programs and initiatives, the implementation and impact of these programs have been hampered by issues such as corruption, and lack of coordination among

government agencies. For tackling the menace, strengthening of Zakat and Waqf institutions can be a powerful tool for poverty alleviation, and empowering the poor (Abdullahi & Suleiman 59).

Furthermore, there is a significant gap in the integration of Waqf, another Islamic economic tool, into the social welfare system of Gombe State. Waqf has the potential to create long-term, sustainable sources of income for social programs, but its implementation has been limited due to legal, administrative, and awareness-related challenges (Olayemi & Rabi'u 52).

### **Experience from Case Studies and Practical Examples**

The successful implementation of Zakat and Waqf initiatives in other Muslim-majority countries provides valuable lessons for Gombe State. For example, in Malaysia, the integration of Zakat with microfinance programs has successfully lifted many individuals out of poverty by providing them with the capital and training needed to start businesses. According to Ismail and Rashid (33), this approach has enabled beneficiaries to start small businesses, generate income, and eventually become self-sufficient. Similarly, in Turkey, Waqf has been used to establish educational institutions that provide free education to underprivileged students, used as a tool for eradicating poverty and dependency as well as providing free or subsidized healthcare services to underprivileged populace (Adamu & Auwal 93).

In Nigeria, there have been some efforts to utilize Zakat and Waqf for poverty alleviation, but these have often been limited in scope and impact. In Kano State, for example, the Zakat and Waqf Commission has implemented programs aimed at supporting widows and orphans, but these programs have faced challenges related to inadequate funding and poor management (Bello & Umar 79). To replicate and scale up such initiatives in Gombe State, there is a need for stronger institutional frameworks, better management practices, and greater public awareness.

The utilization of Zakat and Waqf to address dependency challenges can be understood within the framework of Islamic economic theory, which emphasizes the principles of social justice, economic equity, and community welfare. According to Hallaq (32), Islamic economic principles are rooted in the belief that wealth is a trust from God, and it is the responsibility of individuals and institutions to use this wealth for the benefit of society. This perspective is aligned with the concept of "*Maqasid al-Shariah*" (objectives of Islamic law), which seeks to promote the well-being of individuals and communities by ensuring the preservation of faith, life, intellect, progeny, and wealth (Yakubu & Abdul-Aziz 20).

One of the vulnerable members and a father of 11 children viewed that:

“The existing economic condition in Gombe state communities is highly worrying, economic dependency is below average, about 50 percent of



people in rural communities, and 20 percent in urban areas across Gombe state communities are living below poverty line” (TRS).

From a theoretical standpoint, the effective utilization of Zakat and Waqf can be seen as a means of achieving the broader goals of Islamic social and economic justice. By addressing the root causes of dependency, such as poverty, unemployment, and lack of education, Zakat and Waqf can contribute to the overall well-being of vulnerable populations and promote sustainable development in Gombe State.

An elder statesman and activist responded during interview as:

“Really, dependency challenges become a major issue for every country, especially poor countries like Nigeria and it becomes a universal human problem that currently needs serious concern in various parts of the world including Gombe state communities in particular. We need similar of this effort of researches and awareness to address the existing challenges” (PCD).

The persistence of dependency in Gombe State has several adverse effects on the region's development.

1. Firstly, it undermines economic growth by limiting the labor force's productivity. When large portions of the population rely on external aid instead of participating in productive economic activities, it reduces the overall output and stifles economic development.
2. Secondly, dependency perpetuates poverty by creating a cycle where individuals and families remain trapped in poverty due to their reliance on external assistance, which often provides only temporary relief without addressing the root causes of their vulnerability (Salihu & Abubakar 39).
3. Thirdly, dependency contributes to social instability by fostering resentment and social tensions. As resources become scarcer and the population grows, those who rely on charity or government aid may become increasingly marginalized, leading to feelings of disenfranchisement and social unrest. This is particularly concerning in a region like Gombe State, which has experienced periodic conflicts and tensions related to resource allocation and social inequalities (Mahmood 113).

### **Utilizing *Zakat* and *Waqf* to Address Dependency in Gombe State**

Numerous studies have documented the impact of Zakat on poverty alleviation and economic empowerment. For instance, Farooq (34) found that Zakat, when effectively managed and distributed, can significantly reduce poverty and improve living standards among beneficiaries. In Gombe State, however, the potential of Zakat in addressing dependency challenges has not been fully realized

due to factors such as poor management, lack of awareness, and insufficient coordination among stakeholders (Suleiman & Usman 55). When asked on this, one of the respondents reacted that:

“Before now, I am not aware of this philanthropic models, as of now there are about 4 of my junior brothers that are trained and funded their businesses with zakat and waqf fund in this town and in less than a year, and all of them are now depend on their businesses” (PCD).

To effectively address dependency, Zakat distribution in Gombe State should be aligned with strategies that promote self-reliance and economic empowerment. This includes direct cash transfers, which provide immediate relief while enabling beneficiaries to invest in small businesses or vocational training (Rashid81). Additionally, Zakat funds can be used to support educational initiatives, providing vulnerable individuals with the skills and knowledge needed to secure sustainable livelihoods. A representative from Zakat and Waqf Organization revealed that:

“In addition to the distribution of zakat and waqf funds is also in the form of economic empowerment of people (productive zakat and waqf) and other elements of human sustainable development, this is done as an effort to open wider access to the vulnerable to be independent and encourage the rich people respectively” (ZWO).

The effective utilization of Zakat can help address dependency by providing immediate relief and creating opportunities for long-term empowerment. Key strategies include:

1. **Direct Cash Transfers:** Zakat funds can be distributed as direct cash transfers to vulnerable individuals, helping them meet their immediate needs while providing them with the capital to start small businesses or pursue vocational training.
2. **Funding for Education and Skills Development:** Zakat funds can be used to sponsor education and vocational training programs, equipping vulnerable individuals with the skills they need to become self-reliant.
3. **Microfinance and Entrepreneurship:** Zakat can be used to establish microfinance institutions that provide interest-free loans to vulnerable individuals, enabling them to start or expand small businesses.

**Support for Orphans and Widows:** Special Zakat programs can be designed to support orphans and widows, providing them with the financial and emotional support they need to rebuild their lives (Rashid 72).

Waqf, a voluntary charitable endowment, is another powerful Islamic tool for social welfare and community development. Unlike Zakat, which is distributed directly to beneficiaries, Waqf involves the dedication of assets or property for

charitable purposes, with the income generated from these assets used to fund social programs. Historically, Waqf has been used to establish schools, hospitals, and other community institutions, providing long-term benefits to society (Sabbaghian et al. 57).

One of the respondents during the interview asserted that:

“In these communities, poor measures to address dependency challenges remain as the biggest problem affecting the development of the rural areas in terms of health, education, gender equality, and socioeconomic development. The potential leadership concerns and enforcement of administering institutions in the areas are indeed another biggest problem in the implementation of appropriate initiatives” (TRS).

In Gombe State, Waqf has the potential to create sustainable solutions to dependency challenges by funding initiatives that promote education, healthcare, and income-generating activities. For example, Waqf funds could be used to establish vocational training centers, equipping vulnerable populations with the skills needed to become self-reliant. Additionally, Waqf can be utilized to create income-generating projects, such as agricultural enterprises or rental properties, with the profits used to support social welfare programs (Muhammad57).

However, the implementation of Waqf in Gombe State faces several challenges, including inactive from the government, limited public awareness, and insufficient management capacity. As noted by Abdul-Majeed and Salisu (74), addressing these challenges requires a concerted effort by religious leaders, government authorities, and civil society organizations to promote the establishment and effective management of Waqf institutions.

Waqf has a unique potential to create long-term, sustainable solutions to dependency. Strategies include:

1. Establishing Educational Institutions: *Waqf* funds can be used to establish schools and vocational training centers, providing vulnerable populations with access to education and skills development.
2. Healthcare Facilities: *Waqf* can be used to establish healthcare facilities that provide free or subsidized services to vulnerable populations, improving their overall well-being and ability to work.
3. Income-Generating Projects: Waqf endowments can be used to create income-generating projects, such as agricultural enterprises or rental properties, with the profits used to support social welfare programs.

Community Development Programs: Waqf can fund community development programs that focus on infrastructure, sanitation, and access to clean water, improving the overall living conditions of vulnerable populations.

### **Addressing Dependency Challenges in Gombe State**

Addressing the dependency challenges in Gombe State requires a multifaceted approach that tackles the root causes of poverty and economic vulnerability. Key strategies include:

1. **Education and Vocational Training:** Investing in education and vocational training is crucial to breaking the cycle of dependency. By equipping individuals with the skills needed for self-employment or higher-paying jobs, the state can empower its population to become self-reliant as attested by a community member durith the interview:

“One successful project is the establishment of a mini vocational training center in Pantami funded by Waqf donations, which has trained hundreds of youths in skills such as tailoring, carpentry, and electronics repair. These individuals are now able to earn a living independently. Another example is a Zakat-funded microfinance initiative that provides interest-free loans to small businesses (ZWO).”

2. **Reforming Social Welfare Programs:** Social welfare programs in Gombe State should be reformed to focus on long-term empowerment rather than short-term relief. This includes improving the management and distribution of Zakat and Waqf funds, ensuring that they are used effectively to promote economic self-sufficiency among beneficiaries (Abdullahi & Suleiman 62).

A married, elderly and disable woman attested that:

“Improving administration of *Zakat* and *Waqf* requires better data collection to identify the most pressing needs, increased transparency in fund management, and stronger collaboration between religious institutions, NGOs, and the government. Additionally, there should be regular audits and public reporting to build trust and encourage more contributions (PCD).”

3. **Promoting Entrepreneurship:** Encouraging entrepreneurship and small business development can provide alternative income sources for the population. This could be supported through microfinance programs, business training, and other initiatives aimed at fostering a culture of self-reliance (Olayemi & Rabiun 53).
4. **Legal and Institutional Reforms:** Strengthening the legal and institutional frameworks governing *Zakat* and *Waqf* is essential for their effective utilization. This includes establishing clear guidelines for the management of these funds, promoting transparency and accountability, and raising public awareness about the potential of these institutions to address dependency challenges (Salihu & Abubakar 41).

Regards to this, responses from the pertinent who explain their views were recorded during the interview session as follows:

Religious leaders play a crucial role in educating the community about the importance of Zakat and Waqf, encouraging contributions, and ensuring that the funds are used according to Islamic principles. They also act as mediators between the donors and the beneficiaries, helping to ensure that the assistance reaches those in genuine need (RSL).

To reduce dependency, Zakat and Waqf funds should be directed towards sustainable projects that empower individuals rather than just providing temporary relief. For example, setting up vocational training centers, supporting small businesses, and investing in education can help the vulnerable become self-reliant (RGO).

The main challenges include a lack of proper data on the needs of the vulnerable, inefficient distribution mechanisms, and limited public awareness about the importance of contributing to these funds. Additionally, there is often a lack of transparency in how the funds are used, which can lead to mistrust among potential donors (VYW).

To ensure sustainability, Zakat and Waqf projects should focus on long-term investments such as education, healthcare, and economic empowerment. Establishing endowments where the principal remains intact and only the returns are used can also help maintain a steady flow of funds for these projects. Additionally, continuous donor engagement and reporting can sustain interest and contributions (TRS).

Technology can be used to create databases for tracking beneficiaries, ensuring that assistance reaches the right people. Online platforms can also facilitate contributions and provide transparency in fund management. Mobile apps can be developed for easier access to Zakat and Waqf services, allowing for real-time monitoring and feedback (ZWO).

If properly utilized, Zakat and Waqf have the potential to significantly reduce poverty and dependency, leading to improved socio-economic conditions in Gombe State. By funding education, healthcare, and economic empowerment initiatives, these funds can help build a more self-reliant and prosperous community (PCD).

## **CONCLUSION**

Dependency challenges in Gombe State are deeply rooted in the region's economic, social, and institutional contexts. Addressing these challenges requires a holistic approach that not only provides immediate relief but also empowers individuals and communities to achieve long-term self-reliance. The integration of *Zakat* and *Waqf* as tools to address the dependency challenges of the vulnerable in Gombe State holds significant promise. Both concepts, deeply rooted in Islamic

teachings, have the potential to not only alleviate immediate poverty but also empower individuals and communities to achieve long-term self-reliance and sustainable development. However, to fully realize this potential, it is crucial to address the existing challenges in the management and implementation of these institutions. By learning from best practices and ensuring effective coordination among all stakeholders, Gombe State can leverage *Zakat* and *Waqf* to create a more equitable and just society.

## REFERENCES

- Abdullahi, M., & Suleiman, A. (2020). Challenges of zakat distribution in Northern Nigeria: A case study of Gombe State. *Journal of Islamic Social Finance*, 7(1), 56–68.
- Abdul-Majeed, S., & Salisu, A. (2021). Waqf in Nigeria: Challenges and opportunities. *Journal of Islamic Philanthropy*, 8(1), 67–84.
- Adamu, Y., & Auwal, M. (2020). Economic diversification and poverty reduction in Gombe State. *Nigerian Journal of Economic Development*, 12(2), 89–104.
- Adamu, Y., & Usman, M. (2019). Dependency and poverty in Northeastern Nigeria: Challenges and prospects. *Nigerian Journal of Social Sciences*, 14(3), 45–58.
- Adewale, T. (2021). The socio-economic impact of poverty in Northern Nigeria. *International Journal of Development Studies*, 11(2), 102–116.
- Ahmad, M. M., & Khan, M. A. (2020). Zakat as a Tool for Poverty Alleviation in the Islamic World. *Journal of Islamic Finance*, 6(2), 123–135.
- Ahmad, M., & Hassan, R. (2020). The role of zakat and waqf in poverty alleviation in Northern Nigeria: A case study of Sokoto and Gombe States. *Journal of Islamic Economics and Finance*.
- Ahmed, M., & Ahmed, M. (2021). Islamic social finance. In *Innovative Humanitarian Financing: Case Studies of Funding Models* (pp. 101–134).
- Ahmed, Y., & Yusuf, M. (2022). Social instability and dependency in Gombe State: Causes and solutions. *Journal of Social Sciences and Humanities*, 15(3), 103–118.
- Ardo, A. M., Muhammad, A. A., Adam, M. B., Muhammad, Z. J., & others. (2024). The Legal Framework of Waqf and Its Role in Modern Economic Development in Nigeria. *Ahlika: Jurnal Hukum Keluarga Dan Hukum Islam*, 1(2), 162–178.
- Bello, R., & Umar, S. (2021). Cultural practices and economic dependency in Northern Nigeria. *Journal of African Studies*, 9(4), 78–92.
- Bizzarri, M. (2012). Protection of vulnerable groups in natural and man-made disasters. *International Disaster Response Law*, 381–414.
- Carter, B., & Kelly, L. (2021). Social inequalities and famine and severe food insecurity risk. *The Institute of Development Studies and Partner Organisations*.
- Dandago, K. I., & Muhammad, A. I. (2019). The Role of Waqf in Promoting Agricultural Development: A Case Study of Kano State, Nigeria. *Journal of Islamic Economics*, 15(1), 89–105.

- Darwich, K. (2025). Understanding Economic Inequality in the Middle East: Scope and Significance. In *Unveiling Developmental Disparities in the Middle East* (pp. 409–428). IGI Global.
- Ezzani, M. D., Brooks, M. C., Yang, L., & Bloom, A. (2023). Islamic school leadership and social justice: an international review of the literature. *International Journal of Leadership in Education*, 26(5), 745–777.
- Farooq, M. O. (2020). Zakat, Islamic charity, and poverty alleviation: Historical and modern perspectives. *Journal of Islamic Accounting and Business Research*.
- Fineman, M. A. (2010). The vulnerable subject: Anchoring equality in the human condition. In *Transcending the boundaries of law* (pp. 177–191). Routledge-Cavendish.
- Hallaq, W. (2012). *Sharia: Theory, practice, transformations*. New York, NY: Cambridge University Press.
- Hassan, M. K., & Yusoff, M. B. (2021). Islamic philanthropy and poverty reduction: Integrating zakat and waqf for sustainable development. *Journal of Islamic Philanthropy*, 7(1), 56–74.
- Ibrahim, M. (2020). Assessing the economic empowerment impact of zakat institutions in Northeastern Nigeria. *African Journal of Development Studies*.
- Jalili, I., Firdaus, M., & Fahm, A. O. (2024). The Role of Qawā'id Fiqhiyyah in Strengthening Waqf Law: A Review of Challenges and Solutions in Indonesia. *Al-Qadha: Jurnal Hukum Islam Dan Perundang-Undangan*, 11(2), 226–250.
- Junaidi, J., Majid, L. A., & Nazri, M. A. (2023). Revisiting Social Justice: Exploring the Qur'anic Paradigm in Addressing Contemporary Challenges. *Afkar: Jurnal Akidah & Pemikiran Islam*, 25(2), 153–192.
- Karim, R. A., & Rahman, M. A. (2021). The socio-economic impacts of Islamic microfinance in rural communities. *Journal of Islamic Finance and Development*, 5(3), 98–112.
- Kassim, S. H., & Abdullah, M. A. (2020). Integrating waqf and Islamic microfinance for poverty eradication in Muslim countries. *International Journal of Islamic Finance*, 12(1), 103–122.
- Khan, M. A., & Ahmad, M. M. (2021). Bridging the gap between Islamic social finance and sustainable development goals. *Journal of Islamic Philanthropy*, 8(2), 132–148.
- Lubis, A., & Hassan, R. (2021). Challenges in the administration of waqf properties in developing countries. *Journal of Islamic Economics*, 7(2), 67–82.
- Lings, M. (1983). *Muhammad: His life based on the earliest sources*. Rochester, VT: Inner Traditions International.
- Mahmoud, M. S., & Abdullah, S. (2021). The impact of zakat collection on poverty alleviation: Evidence from Sudan. *International Journal of Social Finance*, 14(3), 65–77.
- Muhammad, A. (2020). Islamic principles of wealth distribution: An analysis of zakat and waqf systems. *Journal of Islamic Economic Studies*, 8(1), 29–45.
- Muhammad, Z., & Usman, H. (2021). Empowering women through Islamic microfinance: A case study of Kano State. *African Journal of Islamic*

- Economics*, 5(4), 88–104.
- Niaz, S. K., & Ahmed, A. (2022). Social inclusion and the role of zakat in reducing inequality. *Journal of Islamic Social Justice*, 6(2), 54–68.
- Noor, A., & Ahmad, M. (2021). Reviving the institution of waqf: Challenges and strategies in contemporary Muslim societies. *Journal of Islamic Philanthropy*, 7(3), 123–138.
- Omar, A., & Suleiman, A. (2021). Sustainable development and waqf: A nexus for poverty alleviation. *Journal of Islamic Social Development*, 6(1), 89–101.
- Patton, M. Q. (2002). *Qualitative research and evaluation methods*. Thousand Oaks, CA: Sage Publications.
- Rahman, A., & Hassan, S. (2020). The role of waqf in promoting education in Muslim-majority countries. *Journal of Islamic Education and Development*, 9(2), 112–128.
- Rahman, F., & Yusuf, H. (2021). Addressing poverty through Islamic philanthropy: A case study of zakat and waqf integration. *Journal of Islamic Social Sciences*, 10(3), 98–115.
- Said, E. W. (1978). *Orientalism*. New York: Pantheon Books.
- Salim, S., & Abdullah, R. (2021). Islamic social finance: A tool for economic resilience in times of crisis. *Journal of Islamic Finance and Social Development*, 8(2), 78–92.
- Sanusi, M. (2020). Integrating Islamic social finance into national poverty alleviation strategies. *Journal of Public Policy and Islamic Economics*, 11(2), 66–82.
- Taman, M. T., & Ahmad, R. (2022). Exploring the role of waqf in fostering sustainable development. *Journal of Islamic Sustainability*, 9(1), 145–162.
- Umar, S. (2021). Zakat as a social safety net: Lessons from Northeastern Nigeria. *Journal of Social Justice and Islamic Finance*, 6(4), 102–116.
- Usman, H., & Karim, R. (2020). Islamic social finance and financial inclusion: An empirical study. *Journal of Islamic Economic Studies*, 9(1), 44–58.
- Wilson, R. (2004). *Economics, ethics, and religion: Jewish, Christian, and Muslim economic thought*. New York: Palgrave Macmillan.
- Yusuf, H. (2020). The evolution of waqf in modern times: A case study of Nigeria. *African Journal of Islamic Studies*, 8(3), 67–80.
- Zubaida, S. (2003). *Law and power in the Islamic world*. London: I.B. Tauris.