



Inclusive Application of Zakah and its Implication to Social Harmony in Nigeria

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ABSTRACT

Zakah is prescribed as a means of offering help to individuals in need of assistance, and to take care of people who need special help. It is collected in kind or cash and disbursed to categories of beneficiaries listed in the *Qur'an*. *Al-Muallafatu Qulubhum* (Persons of reconciled hearts) are the fourth category in the list beneficiaries stated in the *Qur'an*. This paper employed qualitative designed in analyzing the positive effects of direct disbursement of *Zakah* to non-Muslims under the category of *al-Muallafatu Qulubhum* in Nigeria. It aims at finding out how such direct disbursement in a multi-religious and multi-ethnic country like Nigeria can lead to social harmony. There is no objection in the *Qur'an* and *Hadith* to disbursement of *Zakah* directly to individuals in this group. However, spending their share on *Da'wah* and education services, as well as taking care of new converts does not have implicit scriptural support. Thus, direct disbursement of *Zakah* to non-Muslims in Nigeria can contribute to efforts of poverty alleviation and lead to establishment of social harmony. It can remove anger and result in positive change of conduct thereby minimizing the occurrence of violent crisis in Nigeria.

Keywords: *Zakah*, Inclusive, Application, Implication, Nigeria, Social Harmony

INTRODUCTION

Zakah is the portion of wealth collected from the rich for the benefit of the poor in the society (al-Mawardi 1999, al-Nawawi ND). It is a religious duty, a social service and a mechanism of wealth distribution aimed at rendering assistance to vulnerable members in the society (Haq 1981). It improves the condition of the poor, develops in the beneficiary the habit of gratefulness,

and instills the spirit of sacrifice and generosity in the contributors. *Zakah* has the capacity of bringing the rich and the poor together, reconciling hearts, strengthening bond of relationship, and establishing social harmony. *Zakah* attracts friendly gestures to Islam, and keeps both the beneficiaries and contributors committed to the cause of the state and society. (al-Qardawi 2006, Haq 1981). Thus, *Zakah* involves committing a portion of wealth of the rich in service of the poor. The categories of beneficiaries of *Zakah* are mentioned in the *Qur'an*. Thus, "*Zakah* expenditures are for the poor and the needy, for those employed to administer it, for reconciling of hearts, for freeing of captives, for those in debt, for the way of Allah and for the wayfarer..." (Q9:60). The entitlement of the beneficiaries to *Zakah* is affirmed in *Hadith* of the Prophet (SAW) where he states that Allah did not accept the decision of a prophet on distribution of *Zakah*. He has taken the responsibility of distributing the proceeds and divided them to the eight categories of beneficiaries (Abu Dawud ND, *Hadith* no.1630,). Beneficiaries in the category of *al-Mu'allafatu Qulubuhum* (persons of reconciled hearts) are made up of Muslims and non-Muslims, including individuals of different caliber. The Prophet (SAW) had, in his time, practically demonstrated the entitlement of non-Muslims under the category of *al-Mu'allafatu Qulubuhum* to *Zakah* (al-Tabari 2000, Sabiq 1992). However, the validity of their share has been a subject of debate among scholars of *Fiqh*. Thus, classical scholars like al-Mawardi (2, ND), and modern scholars like Muhammad bn Ahmad (1994), and al-Babarti (ND) maintained that the share of non-Muslim among the *Mu'allafah* is no longer valid. Al-Zarkashi (1993) from the classical scholars, and al-Zuhayli (1989) among the modern scholars, upheld the validity of their share. A third view appropriated by modern scholars like al-Qardawi, (2006), al-Zuhayli (1989), and Irfan-ul-Haq (1981), which proposed the spending of the share of

Mu'allafah in *Da'wah* services, education of new converts, and rehabilitation of individuals with delinquent behaviours. This proposal can significant in its own right, but there is no scriptural evidence supporting such disbursements of the share of non-Muslim *Mu'allafah*. Neither are there any instructions directing the use of their share in financing services like education and *Da'wah*. The absence of clear instructions in the *Qur'an* and *Hadith* on the direct disbursement of their share or its cancellation proves that their entitlement to direct disbursement remains forever valid. This paper aligns with the view that upheld the validity of the share of non-Muslim *Mu'allafah* in the distribution of *Zakah*. It thus, goes further to analyze the socio-economic implications of the direct disbursement of *Zakah* to non-Muslims in a multi-religious country like Nigeria.

Nigeria is a home to different ethnic, religious and cultural groups that live side by side in different parts of the country. Such ethnic and religious diversity should have been positively exploited, and made to benefit the Nigerian society. But the turn of events in the country over the years, is a clear indication that the differences are turned into tools of discrimination, destabilization, conflicts and social disintegration. Undoubtedly, economic injustice, discrimination, and poverty are among the major factors fueling conflicts in contemporary world. Nigeria is not immune to the negative consequences of economic and social inequality, discrimination, and poverty. Designing and implementing a program that aims at addressing poverty and injustice, could contribute in stemming the tide of the violent conflicts and bring different communities closer in the country. *Zakah* is one of the many humanitarian services prescribed in the *Qur'an* with the aim of taking care of human needs. The *Qur'anic* prescription on human welfare does not exclude any individuals or community on grounds of faith, race, or ethnicity. Thus, Muslims

are under obligation to use their wealth and offer financial assistance to individuals in need (Q2:261-263, 3:134). This obligation applies to the practice of *Zakah*, humanitarian services and other acts of kindness. In Nigeria, *Zakah* is collected and disbursed by individuals and organizations as a way of offering assistance to the poor and the needy. But the disbursement does not always cover poor and needy from the non-Muslim extractions. Thus, their inclusion among the beneficiaries of *Zakah* will expand the scope of financial assistance. This paper employs qualitative method in analyzing the benefits of disbursing *Zakah* to non-Muslim in Nigeria. It aims to find out how direct disbursement of *Zakah* to them can make *Zakah* a strategic tool for achieving peaceful co-existence, social harmony and bringing Muslim and non-Muslim communities together.

Individuals in the Category of *Al-Mu'allafatu Qulubuhum*

The *Qur'an* uses the term *al-Mu'allafatu Qulubuhum* (persons of reconciled hearts) to refer to a category of the beneficiaries of *Zakah* (Q9:60). Similar terms are used in some parts of the *Qur'an* with different meanings. The term "*Allafa*" is used in *Qur'an* chapter 3 verse 103, and in *Qur'an* chapter 8 verse 63. Classical Muslim exegetes maintain that, in these verses the term "*Allafa*" means the favour of Allah to the believers by reconciling the hearts and bringing them together in faith after they have been enemies. The term *al-Mu'allafatu Qulubuhum* used in *Qur'an* chapter 9 verse 60 refers to persons whose hearts are calmed and softened through act of kindness such as offering of gifts. The offering is made in order to strengthen their faith and turn into the friends of Islam. (al-Tabari 2000, Ibn Kathir 2005). This meaning is not far from the meaning of term "*Allafa*", used in chapters 3 and 8 of the *Qur'an*. While "*Allafa*" implies calming the hearts and bringing people together in faith, *al-Mu'allafatu Qulubuhum* implies strengthening of new converts and the

attracting of non-Muslims to Islam through acts of kindness (al-Tabari 2000, Sabiq 1992). *Zakah* is an both obligation and an act of kindness. It is a strategic tool of economic empowerment and poverty alleviation, and has the capacity to bind people together and bring them closer in harmony.

The category of beneficiaries of *Zakah*, under *al-Mu'allafah* includes individuals who exhibit friendly gesture and understanding towards Islam and the Muslims. They are made up of different people in the society, including persons in position of authority, new converts, non-Muslims, rich and poor, males or females. The aim of giving them *Zakah* is to calm and reconcile their hearts, strengthen their faith, and bring them closer to the Muslims (al-Tabari 2000, al-Qurtubi 1964, Ibn Kathir 2005, al-Baidawi 1419 A.H). Disbursement of *Zakah* to *Mu'allafatu Qulubuhum* was done by the Prophet (SAW), and remained the practice after him (al-Tabari 2000, Sabiq 1992). The Prophet (SAW) had given the *Zakah*, *Sadaqah* and *Ghanimah*, to individuals like Abu Sufyan bn Harb, Safwan bn Umayyah, al-'Aqra bn Habis and 'Uyaynah bn Badr etc. (al-Tabari 2000). Some *Hadith* have indicated that, on the occasions of Hunayn campaign, and the opening of Makkah, leading personalities from some Arab tribes received shares from *Ghanimah* (Ibn. Hajjaj ND, *Hadith* no 2493). The Prophet (SAW) also disbursed the proceeds of *Zakah* he received from Aliyu bn. Abi Talib to some individuals in the group of *Mu'allafah* (al-Nisa'i 1986, *Hadith* no. 2590). Thus, in the time of the first Caliph, individuals like Adiy bn. Hatim and Zabarqan bn Badr also benefitted from the proceeds of *Zakah* and *Sadaqah* (al-Zuhayli 1989).

Scholars of *Fiqh*, from the classical period categorized the *Mu'allafah* into two broad groups, Muslims and non-Muslims.

Muslims among them are further classified into four groups, they include:

a- Highly-placed personalities who embraced Islam but are not strong in their belief, they are given *Zakah* to strengthen them and encourage their equal to embrace Islam or get closer to it.

b- People in position of authority but are weak in faith, they are given *Zakah* to strengthen their faith, and also to encourage their non-Muslim equals to embrace Islam.

c- Muslims in position of power who protect the community against external aggression, they are given *Zakah* as an encouragement for them to stand firm and continue fortify and protect the areas inhabited by the Muslims.

e- Those in position of authority whose help is needed on the collection of *Zakah* in their areas (Sabiq 1992).

The non-Muslims among the *Mu'allafah* are divided into two groups:

a- Those who are expected to become Muslims they are given *Zakah* in order to encourage them.

b- Those whose evils are averted, *Zakah* can be disbursed to individuals who are prone to evil and are causing harm to the society (al-Tuwaijiri 2005).

The categories of people that belong to *al-Mu'allafah* indicate that the group is made up of people of different caliber and statuses. They are made up of the rich and the poor, Muslims and non-Muslims. Muslims in the category include the new converts and individuals who occupy position of power or wield strong influence in their communities. *Zakah* is given to them as an encouragement to continue with their services of protecting Muslim territory, and aiding the collection of *Zakah*. Non-Muslims in the category include both the rich and the poor, who exhibit good will and friendly gestures towards Islam and Muslims. The poor among them are given *Zakah* to help improve their economic

condition, while the rich are given *Zakah* as a form of gift to maintain the friendly relationship (al-Tabari 2000).

Entitlement of *Al-Mu'allafatu Qukubuhum* to *Zakah*

The debate on the validity or otherwise of the share of *Mu'allafah*, traces its roots to the time of Caliph Abubakar. It is reported that some individuals who belonged to the group of *Mu'allafah* in the time of the Prophet (SAW), presented a document to Abubakar on their entitlements. Thus, some alteration in the document by including the benefits they did not deserve resulted in the objection to and rejection of their entitlement by 'Umar bn. Al-Khattab (al-Babarti ND). In a similar report, some individuals requested Caliph Abubakar to allocate to them a piece of land. 'Umar, was asked to serve as a witness, but he refused and rejected the document, and no objection was raised by the *Sahabah* (al-Babarti ND). Thus, 'Umar is reported to have refused to recognize the entitlement of 'Uyaynah bn. Husain as a member of *Mu'allafah* (al-Tabari 2000). These reports are the proofs presented by scholars who upheld the cancellation of the share of *Mu'allafah* (al-'Ayni 2000). According to the scholars any financial support for *Mu'allafah* should come from the proceeds of *Ghanimah* and *Fay'i* (spoils of war), not from *Zakah* or *Sdaqah* (al-Mawardi 1999, al-Baidawi 1419 A.H.).

A careful examination of the above reports will show that, the reports addressed isolated cases and never meant to have general application. The *Qur'an* prescribes a share in the distribution of *Zakah* for them. The Prophet (SAW) and caliphs after him had given them their entitlements from *Zakah* proceeds (Ibn. Ahmad 1994, al-Zarkashi 1993). The rejection of 'Umar was an objection to act of insincerity, and or a case of pure *Ijtihad*, aimed at addressing a specific situation. 'Uyaynah bn. Husain was not considered by 'Umar as part of *Mu'allafah*, because he was rich, and not in desperate need of financial help (Sabiq 1992, Ibn

Rushd 2001, al-Jaza'iri 2007). Disbursement of *Zakah* to non-Muslim in the category of *al-Mu'allafah*, particularly who cannot earn enough to meet their basic needs cannot be cancelled because of Umar's objection. This is due to the fact that there is no scriptural evidence prescribing the abrogation of their entitlement. The actions of 'Umar cannot repeal what is prescribed in the *Qur'an* and practically applied in the *Sunnah*. His objection to specific cases did not stop the disbursement of *Zakah* to *Mu'allafah* in the times of the first Caliphs and beyond. It is not in record that 'Umar ever made a public declaration or *Ijtihad* in which he categorically stated that the share of *Mu'allafah* has been cancelled or should be withheld (al-Qurtubi 1964). The aim of giving *Zakah* to category of beneficiaries is to strengthen their faith, and to encourage them to remain cordial to Islam and the Muslims (al-Tabari 2000). The position stating the abrogation or cancellation of the entitlement of non-Muslim *al-Mu'allafah* cannot be proven scripturally and historically.

In recognition of the share of *al-Mu'allafah* in contemporary times, some proposals were made suggesting various services that should be funded with the share. Such services include offering of assistance to non-Muslim establishments in order to protect Islam and the Muslims. Other services are disbursement of the share to non-Muslim groups to attract them to Islam, assisting new converts and sponsoring publications of books and other materials on true Islamic teachings (al-Qardawi 2006). Other proposed services include using the share to acquire strategic materials from non-Muslims and providing humanitarian aid preventing social discord, promoting peace, and rehabilitating people whose behaviours are harmful to the society (Haq 1981). Though these proposals did not cancel the share of *al-Mu'allafah*, they have, in a way, taken away their right of receiving the proceeds through direct disbursement. It is not out of place to

use *Zakah* in funding services, but that should not result in the denial of the rights of any category of the beneficiaries to directly receive its share (al-Zuhayli 1989, Haq 1981). In line with spirit of the teaching of Islam on offering of assistance, this paper upholds direct disbursement of *Zakah* proceeds to non-Muslim poor under the category of *al-Mu'allafah*. Such practice will contribute in the services of poverty reduction in Nigeria, neutralize hatred and promote social harmony.

The Effects of Inclusive Application of *Zakah*

The spread in the categories of the beneficiaries of *Zakah* listed in the *Qur'an*, is a demonstration of its inclusiveness. The *Qur'an* lists eight categories of beneficiaries (Q9:60), including the poor, the needy, administrators, debtors, whose hearts are reconciled, slaves, wayfarers, and for the cause of Allah. Basically, the aim of *Zakah* is to relieve individuals of hardship and offer assistance to specific categories of people under certain circumstances. For instance, the debtors, and wayfarers, may not be in dire need like the poor and needy. But the conditions they find themselves in particular circumstances may make them vulnerable and put them in need of assistance. The poor and the needy are the most vulnerable among the beneficiaries of *Zakah*. They are the groups that struggle to meet the basic needs of life. Ordinarily, offering of assistance to people in need irrespective of their faith is strongly encouraged and even made mandatory in Islam. The poor and the needy in any community and any faith are entitled to assistance that will help improve their condition. However, analyzing the condition of each category of beneficiaries of *Zakah* is beyond the scope of this paper. The examples cited are only brought up to demonstrate the multi-dimensional functions of *Zakah*. The primary targets of *Zakah* are individuals in the class of poor and needy. There is nothing to prove that poor and needy among non-Muslims are excluded in the

disbursement of *Zakah*. The inclusion of non-Muslims poor in disbursement of *Zakah* will result in the strengthening of the bond of relationship, economic empowerment and moral improvement. Each of these positive effects are analyzed below

Social Integration

Allah is solely responsible for reconciling the hearts and bringing them together. He thus reconciles the hearts of believers, and brings them together in faith and obedience (Q3:103, 8:63). He commands the believers to be just and kind to all and offer assistance within their means (Q2:261-263). Thus, acts of kindness naturally soften the hearts and bring people together to live in peace and harmony. In times of economic crisis, the best assistance offered is that which cushion hardship and alleviate suffering. Human mind is naturally prepared to appreciate kindness and show gratitude to individuals and organizations that offer assistance in times of need. Such assistance brings people closer and strengthens social bond. Lack of will to help and the neglect of the poor are partly responsible for the strain relationship between individuals and communities in the modern world.

In Nigeria, the prevalence of economic injustice, lack of adequate support, coupled with the concentration of wealth in the hands of few kept substantial percentage of the population in dire condition. The changing condition of modern world where almost every service is offered in exchange of monetary value, makes it susceptible to materialism. Nigeria is not immune from the temptation of materialism, as well as exploitation of the poor by the rich. Individuals who are not buoyant enough to meet their needs of food and education find themselves in an inadequate condition. There is no state or region in Nigeria that is not multi-cultural or multi-religious, but people of different faith and

cultures do not always come together and live harmony. Discrimination, abuses and rejection of the other are characteristics of the Nigerian societies. Thus, any society where the poor and individual in need of assistance lose confidence in receiving support, conflict is most likely going to happen due to anger and frustration. Addressing the problems of discrimination and frustration in the different communities in Nigeria, will require the addressing the cause of the problem. No doubt that economic injustice and neglect of the poor are part of the key causes of crisis in Nigeria. Thus, offering financial and material assistance to the individuals in need will address part of the root cause of Nigeria's social problem.

Zakah, the major wealth redistributive scheme in Islam, is designed to adequately offer assistance in cash or kind to the beneficiaries. Apart from ensuring wealth circulation, another key function of *Zakah* is strengthening the bond of relationship between the contributors and the beneficiaries. This is achieved if the proceeds are adequately disbursed to the beneficiaries. The poor and the needy among non-Muslims are entitled to proceeds of *Zakah* under the category of *al-Mu'allafatu Qulubuhum*. It is historically proven that non-Muslims benefited from the proceeds of *Zakah* in the time of the Prophet (SAW) and after him (Ibn. Ahmad 1994, al-Zarkashi 1993).. Thus, the title of *al-Mu'allafatu Qulubuhum* given to this category is indicative of the fact that the disbursement to them aims to soften their hearts and bring them closer to Islam. *Zakah* disbursed to non-Muslims is intended to help them meet their needs of life and to strengthen the bond of social relationship between them and the Muslims. They are not the proceeds to get them change their faith or renounce their tradition, but purely for the purpose offering help to non-Muslims in the class poor

and the needy. It is a way of taking care of people in need irrespective of their religious inclination.

The objective of giving *Zakah* to non-Muslim poor is to strengthen the bond of relationship between different communities that stay in a country, town, or city. By taking care of the people of different faith and cultures, the *Zakah* is getting them closer and establishing social harmony. In this way, it removes sources of discrimination and anger, and by implication it removes the root cause of acrimony and social disharmony. No one will doubt the fact that Nigeria is plagued with crises of different nature, which were in part caused by anger arising from economic hardship. Islam prescribes *Zakah* and other forms of spending with the aim of alleviating the suffering of the poor. Thus, any assistance in cash or kind prescribed covers all individuals suffering from lack of adequate living, including non-Muslims. Understanding the immediate need of people and addressing it will undoubtedly douse tension and reduce chances of violent conflict. Thus, inclusion of non-Muslims in distribution of *Zakah* will help in addressing their immediate needs of food and clothing etc. Addressing such needs can be the starting point of neutralizing hatred and anger in the society. This has the potential of checking the sources of violence and resentment thereby resulting in prevalence of cordial relationship between the Muslim and non-Muslim communities. Thus, act of kindness calms the minds, softens a hardened heart and is appreciated by all sound minds. It brings different communities closer, generates good will, and strengthens the social bond. This is part of what *Zakah* is specially designed to achieve. Direct disbursement of *Zakah* to non-Muslims in Nigeria will help in achieving the positive effects strengthening social bond and establishing harmony.

Improvement of Economic Condition

One of the major aims of *Zakah* is the improvement of the economic and living conditions of the beneficiaries. Undoubtedly, using *Zakah* proceeds to fund services like health and education can improve the living condition of the beneficiaries. But if there is adequate plan to determine the socio-economic status of individuals who should benefit from such services, *Zakah* cannot be the actual beneficiaries. Muslims are not only encouraged to invest in society by taking care of the poor and the needy, they are under an obligation to help them meet their basic needs. The various forms of spending prescribed in the *Qur'an* Adequate application of *Zakah* can pull substantial resources for the benefit of the beneficiaries. It can mitigate hardship and bring about programs of development in the society. Poverty is a social and economic disvalue, as well as a threat to the survival and normal function of the society. By prescribing *Zakah* Islam makes deliberate efforts towards removing poverty and hardship in the society, or at least their reduction to the barest minimum (Haq 1981). In contemporary times, the survival of any country with substantial percentage of population in poverty is severely threatened by social instability. That country faces the threat of economic collapse or violent reactions from the poor population. Reports prepared by Nigeria's National Bureau of Statistics (NBS), indicate rising number of people living in poverty over the years. In its report the statistics body states that 40 % of the entire population lives below the poverty line. In urban areas, the rate of poverty is estimated at 18.0 % while poverty in the rural areas is 52.1% (NBS 2020).

There are attempts to reduce poverty and cushion the condition of the poor population in Nigeria, but the attempts did not yield desired results. Considering the fact that poverty remains one of the major causes of violent conflicts in contemporary world, the

country may be susceptible to violence. The prescription of *Zakah* and the outlining of the beneficiaries are aimed at improving the condition of the poor and maintaining social stability. Thus, social relationship in Islam is not only a spiritual experience and expression of sympathy, but an economic solidarity as well. The beneficiaries of *Zakah* are partners with the rich in the society who possess the factors of production. They deserve to be assisted where they are lacking and in need of assistance. Islam prescribes a right in the properties of the rich, for those who do not have economic power to produce or create enough wealth. This right ensures that no one is left to suffer from poverty and want due to lack of income and low productivity (Shehhata1985). As a mechanism of wealth distribution, *Zakah* raises the economic potential of the poor through the provision of capital or training for the unemployed and the underemployed (Haq 1981). It helps in meeting the consumption needs of the beneficiaries and enhancing their purchasing power. Its capacity of checking the problem of hoarding wealth causes improvement in investment and production of goods and services. *Zakah* ensures equitable circulation of wealth and reduces the gap the haves and the have-nots (Mahmud and Shah 2009).

The presence of varieties of programs of poverty alleviation and economic empowerment in Nigeria are indicative of the fact that substantial percentage of population in the country needs assistance. *Zakah* is a strategic tool of economic empowerment and poverty reduction. It can complement the efforts of the government in the programs of economic empowerment, and help improve the economic condition of the poor. The inclusion of non-Muslim poor in the disbursement of *Zakah* in Nigeria will help reduce the population of the poor. They should be considered in the category of *al-Mu'allafatu Qulubuhum*. Their share should be given to them directly, and be allowed to use it the way they would

want to. Using their share in provision of services that do not constitute their immediate need would fail to advance the cause of *Zakah*. Inclusive application of *Zakah* will significantly reduce the number of people living in poverty. It will bring people together and develop in them the caring mind and the desire to render helping to anybody in need of help. This removes discrimination, hatred and anger, and fosters peaceful social interactions. It will result in improvements in the health, education, and make them productive. Though people are not equal in their socio-economic status, it is the desire of Islam that no one should suffer due to lack of resources. Muslim rich are under the obligation to use their *Zakah* in supporting the poor irrespective religion or ethnicity.

Character Regeneration

Human beings are created in the best of shapes (Q3:6, 87:2, 95:4), in physique and in character. But there are factors including environment, societal and peer influence that contaminate the natural purity in the character of human beings. The contamination leads to developing such negative conducts as hatred, discrimination, abuse, and injustice. These factors are the causes of discord and disharmony as well as moral degeneration in the society. The restoration of pure human character requires deliberate efforts towards regeneration of morality. Thus, morality moderates human behaviour and influences their thoughts. It checks all tendencies of anarchy and disorder, and disintegration. Morality permeates all aspects of life both private and public including family affairs, social interaction, financial transactions, and interpersonal relationship. Thus, each of the five principles of Islam, had the capacity to improve both the spiritual and moral life of a Muslim. *Zakah* is both a spiritual practice and a financial assistance, it improves spirituality, and strengthens good human character and moral

behavior. In contemporary world, where poverty and hardship are leading courses of crises and violent conflict, the best way to address moral degeneration is to offer support to the individuals in dire need. This will prevent their exploitation by forces of evil that manipulate and contaminate human character for destructive purposes.

The practice of *Zakah* purifies the character of the contributors from the dent of greed, and geocentricism, it cleanses their souls and increases them in righteousness (al-Tuwaijir 1, 2005, Sabiq 1992). *Zakah* cleans the souls of the contributors and develop in them the determination and readiness to take care of the poor. By so doing they become more generous and prepared to use their wealth in service of the society. Though *Zakah* is an obligatory imposed on the wealth of the rich, its practice shapes the character of rich and develop in them the spirit of generosity. *Zakah* cleans the mind of the beneficiaries, and removes jealousy, hatred, and resentment, against the wealthy members of the society. It develops in them the spirit of gratefulness, well wishes and respect for the contributors (Fargali1989). The positive effect of *Zakah* in the society goes beyond the direct beneficiaries. Changes in character happen to the family members of the beneficiaries having realized that *Zakah* is used in helping them. They will have respect for the contributors, pray for their success and wish them well. This undoubtedly strengthens the bond of brotherhood between the rich and poor members of the society. The poor will have the peace of mind that the wealth of the rich is for their good, and wish that the wealth increases. They remain in a happy mood when they receive the assistance their needs. This happiness has impact on their behaviour by turning them into peaceful individuals who will always sue for peace (Fargali 1989).

Disbursing *Zakah* proceeds directly to non-Muslim in Nigeria under the category of *al-Mu'allafatu Qulubuhum* will expand its effects in the society. Thus, their inclusion in disbursement of *Zakah*, will lead to mending their habit and lead to positively harnessing the diversity of Nigeria. It will severely curtail the tendencies of conflict and moral disintegration, and bring the Muslims and non-Muslims together. In contemporary times, Nigeria is plagued with destructive tendencies arising from the feeling of discrimination and economic inequality. This has resulted in hatred and resentment among the poor citizens of the country. Undoubtedly, the normal character of people living in constant hardship is affected. Their condition is exploited and used in causing further division among the citizens. The positive changes in character of the beneficiaries of *Zakah* and their families can happen to beneficiaries from non-Muslim extractions in Nigeria. The cleansing of the mind, spirit of gratefulness, and happiness that happen to the beneficiaries of *Zakah*, elsewhere, can happen to beneficiaries among non-Muslims in Nigeria. In this way *Zakah* can mend the social ties, remove discrimination and result in a cordial relationship, and result in de-emphasizing social and ethnic differences in the country. Thus, disbursing to non-Muslim poor in Nigeria will not only bring individuals together, but bring Muslims and non-Muslims living side by side in different part of the country closer. This no doubt is the objective of the inclusion of non-Muslims in the categories of beneficiaries of *Zakah*.

CONCLUSION

Zakah is prescribed to take care of the poor and the needy and other individuals in need of assistance. It is collected in cash or kind and disbursed to eight categories of beneficiaries listed in the *Qur'an*. It has many socio-economic benefits, such as improving the condition of the beneficiaries, and cushioning their

suffering. Beyond these benefits Zakah has the capacity to strengthen social The poor non-Muslims in the category of *Mu'allafatu Qulubuhum* perfectly fit as legitimate beneficiaries of Zakah. Islam does exclude people in need from benefitting welfare services on grounds of faith. Thus, the absence of categorical instruction in the *Qur'an* and *Hadith* cancelling the entitlement *Mu'allafatu Qulubuhum*, proves that they are legitimate beneficiaries of Zakah. A substantial percentage of Nigerian population is made up of poor and needy. They groups cut across religions, cultures and religions. The inclusion of non-Muslims in disbursement of Zakah in Nigeria will undoubtedly result in cushioning the suffering of large number of people and reducing the rate poverty. This inclusive application of Zakah will lead to achieving the objective of Zakah of offering assistance to people in need. It will result in realizing the spirit of Islam of offering assistance to poor individuals in the society irrespective of their faith. In this way Zakah will bring people together, regenerate character and encourage the spirit of friendly relationship. It will remove the tendencies of crisis, and neutralize ethnic tension. The poor in the different religions and regions in the Nigeria will be economically empowered, and their health and educational well-being will be greatly improved. Inclusive application of Zakah in Nigeria is no doubt significant in addressing the problems of ethno-religious conflict, poverty and economic inequality in the country. It is thus, unimaginable that individuals with sound minds will cause harm to the one that offers them assistance, especially in times of need. Likewise, it is unthinkable that persons with the spirit to offer help, will contemplate evil or inflict harm on the people they assist. The character regeneration caused by Zakah can lead to inspiring moderate behavior. The economic empowerment and social integration Zakah brings will eliminate discord and discrimination among the Muslim and non-Muslim communities in Nigeria.

Inclusive application of *Zakah* in Nigeria can make it function as a tool social integration, economic empowerment and improvement of character. It can be a tool of stability, that restores peace and bring about social harmony in Nigeria.

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