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Islamic Social Welfare and Economic Justice for Promoting Peaceful Coexistence in Nigeria: Implications for Conventional Welfare Policies

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Abstract

Objective: This study aims to analyze the role of zakat, alms, and waqf in realizing economic justice and strengthening social peace. The research also examines its potential integration with government welfare programs in Nigeria. **Theoretical framework**: The research integrates the concept of Maqasid al-Shari'ah with the theory of Justice as Fairness from John Rawls. This framework is used to analyze the justice distribution of resources and social cohesion in multicultural societies. **Literature review**: Previous research has extensively discussed the limitations of social welfare and sectarian conflicts in Nigeria. However, the role of Islamic social institutions in conflict resolution and their integration with government policies is still minimally empirically studied. **Methods**: The study used a qualitative approach with thematic analysis of Islamic legal sources, government documents, and structured consultations. Data were obtained from 30 participants, including Islamic legal experts, welfare managers, and representatives of conflict-affected communities in Northern Nigeria. **Results**: Preliminary findings suggest that societies with well-functioning Islamic welfare institutions tend to have lower levels of social conflict. However, their effectiveness is still hampered by organizational fragmentation, weak government recognition, and limitations of public welfare programs. **Implications**: The study proposes an integrated welfare model linking Islamic social finance with government social protection systems. Strengthening transparency, accountability, and organizational capacity is needed to improve services and reduce social conflicts. **Novelty**: The novelty of the research lies in an empirical study of the relationship between Islamic social institutions, economic justice, and peace in the Nigerian context. The research also offers an integrative policy model that aligns Islamic economic principles with secular governance.

Keywords: economic justice, islamic social welfare, peaceful coexistence, nigeria, welfare policy integration

INTRODUCTION

Nigeria, the continent's most populous nation and leading economic force, exemplifies a state marked by profound diversity, encompassing over 250 distinct ethnic groups and a relatively equitable distribution of Islamic and Christian populations. While such cultural plurality constitutes a source of societal enrichment, it has simultaneously functioned as a continuous catalyst for substantial conflict throughout the nation's trajectory. Since achieving independence in 1960, Nigeria has experienced recurrent ethno-religious tensions,

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particularly concentrated in the Middle Belt and Northern regions, where disputes concerning territorial sovereignty, political representation, and resource allocation frequently intersect with religious identity [1]. These conflicts have resulted in substantial mortality, extensive internal displacement, and progressive erosion of social cohesion, constraining the nation's progress toward inclusive development and national integration. Compounding this fragility is a severe social welfare crisis; despite Nigeria's status as the continent's premier economic power, approximately 40% of its population lives in poverty, and existing governmental assistance programs, including conditional cash transfers and price subsidies, have been consistently undermined by corruption, administrative inefficiency, and insufficient funding allocation [2]. This welfare inadequacy exacerbates public discontent, as economically marginalized communities perceive governmental structures as unresponsive and unjust, thereby creating favorable conditions for extremist recruitment and localized violence.

Within the context of inadequate state institutions and fragmented societies, Islamic social welfare systems have emerged as noteworthy yet underexamined drivers of social cohesion and poverty reduction. Drawing upon the foundational sources of the Qur'an and Sunnah, Islamic teaching provides a comprehensive structure for social and economic justice designed to address inequality and strengthen community relationships. These systems include Zakat (obligatory charitable contributions), Sadaqat (voluntary charitable giving), and Waqf (enduring charitable endowments), which collectively furnish food security, healthcare, educational access, and financial assistance to millions of Nigerians, often reaching populations excluded from conventional state welfare programs [3]. Beyond its charitable aspects, Islamic economic justice represents a comprehensive ethical framework that prohibits exploitation, usurious lending, and excessive wealth concentration, while demanding contractual clarity and equitable resource allocation. This framework, through its demonstrable improvement of living conditions and fostering of shared purpose, possesses substantial potential to reduce the material hardships that generate intergroup conflict.

Despite its widespread recognition and importance, academic investigation of the relationship between Islamic social welfare systems and community cohesion in Nigeria remains significantly underdeveloped. Prior scholarly work examining Nigerian conflicts has predominantly emphasized political-economic factors, resource limitations, or religious extremism, often overlooking the grassroots peace-building potential of traditional Islamic charitable institutions [4]. Concurrently, scholarly literature addressing Islamic social finance has remained largely theoretical in nature, confined to theological and jurisprudential examination with limited empirical research into their measurable influence on interpersonal relations or their relevance to policy development [5]. As a result, a substantial disconnect persists between Nigeria's comprehensive Islamic welfare infrastructure and its established social welfare policy framework. The government has traditionally treated Islamic organizations as either marginal or fundamentally incompatible with secular administration, thereby neglecting an opportunity for institutional collaboration that could leverage indigenous, culturally resonant approaches to reinforce national social protection systems and social integration [6].

This research addresses a significant gap in the literature by examining how Islamic social welfare and economic justice mechanisms contribute to fostering peaceful coexistence in Nigeria and evaluating the implications for traditional welfare approaches. Drawing upon the Islamic framework of Maqasid al-Shari'ah (the fundamental objectives of Islamic jurisprudence) and integrating John Rawls' theory of justice as fairness, the study utilizes a qualitative research methodology that includes thematic analysis of Islamic scholarly literature, state policy documents, and in-depth interviews with respondents from conflict-affected communities in Northern Nigeria. Preliminary results suggest that regions with robust Islamic welfare systems experience reduced communal tensions; however, organizational fragmentation and inadequate state recognition limit their overall impact. The research proposes a unified welfare model that integrates Islamic social finance mechanisms

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into national social protection frameworks, creating a coherent and practical bridge between religious principles and public administration [7]. By doing so, this investigation enhances academic knowledge regarding the relationships among religion, socioeconomic development, and conflict mitigation in pluralistic contexts, with significant implications for policy and practice in Nigeria and globally.

This study offers novelty in three respects. First, it empirically examines how Islamic social welfare institutions, namely zakat, sadaqat, and waqf, relate to economic justice and peaceful coexistence in Nigeria, an area previously dominated by theological and jurisprudential discussion. Second, it combines Maqasid al-Shari'ah with Rawls' justice as fairness, creating a dual lens for analyzing resource distribution in a multi-religious society. Third, it draws on voices from conflict-affected communities in Northern Nigeria, grounding the findings in lived experience. Together, these elements produce an integrative policy model aligning Islamic economic principles with secular governance. The findings imply that Nigerian policymakers should formally recognize Islamic welfare institutions as partners in national social protection. Integrating zakat and waqf with conditional cash transfers could widen coverage, reduce poverty, and ease grievances that fuel conflict. Strengthening transparency, accountability, and organizational capacity is essential for public trust. Academically, the study encourages further empirical research on faith-based welfare and peacebuilding in pluralistic societies.

LITERATURE REVIEW

Credit Scoring in Islamic Finance: State of the Art

This chapter undertakes a comprehensive review of existing theoretical and empirical literature addressing the intersection of Islamic social welfare, economic justice, and peaceful coexistence, with specific focus on Nigeria. The analysis is organized according to thematic divisions to clarify the fundamental concepts central to this inquiry: the core principles of Islamic social welfare and economic justice, the conceptual frameworks that illustrate their potential for advancing peace-building initiatives, the empirical evidence establishing the connection between Islamic welfare systems and conflict mitigation in Nigeria, and the academic discourse surrounding the integration of faith-based welfare approaches into conventional state institutions [8].

Islamic Social Welfare and Economic Justice

Islamic social welfare operates within a comprehensive ethical system that transcends simple charitable donations to establish a methodical framework for both obligatory and voluntary wealth distribution, thereby ensuring the essential dignity of every member of society. The primary mechanisms Zakat (obligatory almsgiving), Sadaqat (voluntary charity), and Waqf (enduring charitable endowments) operate not as ancillary religious practices but as formally constituted structures that have historically delivered vital assistance to societies across the Islamic world [9]. Zakat, acknowledged as one of the five pillars of Islam, mandates an annual levy on accumulated assets, with distributions directed toward eight designated recipient groups, encompassing those experiencing economic hardship, those living in poverty, and those facing debt obligations, thereby functioning as a formalized mechanism for wealth distribution and poverty reduction [10]. Beyond wealth distribution, Islamic economic justice embraces an extensive ethical system that forbids exploitative mechanisms (riba, ihtikar), mandates fair contractual terms, and upholds the concept of adl (fairness) in all economic dealings. Scholars such as Chapra (2008) maintain that this system aims to construct an economic model in which resources are allocated fairly, exploitative mechanisms are curtailed, and all individuals' essential needs are fulfilled [11]. The Maqasid al-Shari'ah, representing the fundamental aims of Islamic legal doctrine,

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supplies a thorough evaluative structure, identifying the preservation of faith, life, reason, family, and wealth as the essential foundations of a just society. This framework views social welfare and economic justice not as discretionary humanitarian initiatives but as binding obligations vital for ensuring social cohesion [12].

Linking Islamic Ethics to Peaceful Coexistence

The foundational framework of this investigation integrates the Maqasid al-Shari'ah paradigm with contemporary secular theories of justice, particularly John Rawls' conception of justice as fairness. Rawls' emphasis on distributive justice and his argument that social and economic inequalities should benefit the most disadvantaged members of society corresponds substantially with the Islamic responsibility to protect vulnerable populations and ensure equitable resource distribution [13]. This analytical methodology provides a comprehensive framework for assessing how Islamic welfare systems address material concerns that frequently generate communal tension in pluralistic societies. Contemporary scholarly research has thoroughly examined the connection between Islamic principles and the advancement of peaceful coexistence. Ashafa, Raimi, and Bamiro (2025), employing a systematic literature review conducted via the PRISMA methodology, identified three principal findings: first, Islam's promotion of social welfare contributes significantly to peaceful coexistence across diverse international contexts; second, Islam's dedication to economic justice similarly produces this beneficial outcome; and third, the alignment between these principles within the Maqasid al-Shari'ah framework establishes the groundwork for subsequent theoretical advancement. Their work represents a landmark contribution in systematically integrating Islamic principles with international frameworks for peaceful coexistence, demonstrating how faith-based social and economic institutions serve as instruments for fostering social cohesion [14].

Empirical substantiation of this theoretical framework is supported by a quantitative study involving 273 academics and professionals in Nigeria, which demonstrated that both the social well-being dimension of Islam (protection of religion, life, and progeny) and the economic justice dimension (protection of intellect and wealth) demonstrate statistically significant and positive correlations in harmonious cohabitation [15]. Of particular significance is that the protection of future generations exhibited the greatest impact, suggesting that deliberate programs emphasizing family support and adolescent advancement may be particularly effective in fostering peaceful relations among diverse populations. Socio-demographic factors such as age and partnership status similarly demonstrated favorable associations, while gender, educational attainment, and faith tradition produced varied results [16].

Islamic Welfare in Practice from Empirical Evidence in Nigeria

Nigeria exemplifies a particularly valuable case study for evaluating the peace-building effectiveness of Islamic welfare mechanisms. The nation's ongoing ethno-religious conflicts and insurgent activities have resulted in economic decline, exacerbating poverty and social fragmentation, thereby warranting examination of alternative economic frameworks. Islamic social finance instruments, including Zakāh, Ṣadaqah, Waqf, Qarḍ Ḥasan (benevolent loans), and Takāful (Islamic insurance), have demonstrated significant potential as mechanisms for diminishing economic vulnerabilities and enhancing social cohesion in conflict-affected regions [17], [18].

The Role of Waqf in Peace-building

Waqf institutions' capacity to address youth unemployment, corruption, and insecurity has received considerable scholarly attention in Kano State, Northern Nigeria. Idriss, Gwadabe, and Ab Rahman (2023) employed qualitative research methods incorporating interviews to

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examine the potential role of Waqf in youth empowerment, revealing that such institutions can effectively mitigate unemployment, insecurity, and other challenges confronting youth populations, thereby reducing corruption and promoting peace. Their findings demonstrated that Waqf institutions possess substantial capacity for advancing youth empowerment, reducing petty corruption, and encouraging peaceful coexistence while simultaneously addressing the troubling manifestations of criminal activity, gang violence, theft, and substance abuse phenomena predominantly attributable to unemployment, educational deficiency, and economic hardship. Similarly, research examining Waqf as a mechanism for national integration in Nigeria argued that the establishment of unrestricted charitable endowments can resolve ethno-religious tensions that persistently create relational divisions among Nigeria's diverse populations. Given that social fragmentation frequently originates from marginalization and resource scarcity, leveraging Islamic endowment mechanisms to enhance public welfare represents a substantial approach for cultivating peace and strengthening relationships transcending ethnic and religious boundaries [19], [20].

Islamic Economic Policies in Conflict Zones

A scholarly presentation conducted at the 4th International Conference on Islamic Economics (2025) examined the application of Islamic economic policies and financial instruments in conflict-affected regions of Nigeria, utilizing descriptive and analytical research methods supported by data obtained through extensive interviews and focus group discussions. The findings indicated that these instruments, including Zakāh, Waqf, Ṣadaqah, Takāful, and Shari'ah-compliant microfinance, furnish monetary support, promote entrepreneurial activities, and enable social protection programs for marginalized communities. The redistribution of capital through Zakāh and Waqf reduced economic inequality, offering sustainable funding for education, healthcare, and economic advancement initiatives in post-conflict regions, while Islamic microfinance and Qarḍ Ḥasan expanded financial inclusion, enabling displaced persons and vulnerable populations to rehabilitate their economic conditions [21], [22].

Challenges and Constraints

Despite demonstrating considerable proficiency, Islamic welfare institutions throughout Nigeria face significant structural and functional impediments. A comprehensive examination of monetary justice informed by Islamic ethical principles, drawing upon authenticated data from the National Bureau of Statistics, the UNDP, and the World Bank, revealed that while faith-based entities make substantial contributions toward alleviating immediate suffering, their capacity is constrained by scope, operational shortcomings, and institutional inequities [23], [24]. The investigation argued that accomplishing sustainable monetary justice demands the integration of Islamic ethical precepts into state programs, social protection frameworks, and community-level initiatives, combining moral guidance with institutional reform. Structural fragmentation, inadequate state recognition, and inconsistent implementation impede the full potential of Islamic welfare frameworks. The necessity for a governance framework, encompassing a Zakat/Waqf Act or the creation of a dedicated state institution, has been emphasized to ensure transparency and make records subject to public scrutiny. The establishment of a Zakat/Waqf Consultative Board has been proposed to oversee financial operations and ensure compliance with Shari'ah standards [25].

Deficits and Disconnect: Conventional Welfare Policy in Nigeria

Nigeria's government-administered welfare programs, encompassing the National Social Safety Nets Programme and Conditional Cash Transfer initiatives, have been consistently compromised by corruption, administrative ineffectiveness, inadequate funding, and inaccurate identification of eligible recipients. This welfare deficit has amplified frustration

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within economically disadvantaged populations who perceive the government as unresponsive and unjust, thereby establishing favorable conditions for recruitment by armed opposition groups and exacerbating communal tensions. A substantial distinction characterizes Nigeria's Islamic welfare mechanisms and its secular welfare policy structure [26], [27]. Historically, the government has treated Islamic organizations as either marginal to national development or fundamentally at odds with secular governance, thereby neglecting an opportunity for coordinated policy integration. However, recent developments in Sokoto State demonstrate a meaningful shift, with the Ministry of Religious Affairs functioning as a deliberate, evidence-based instrument for executing social policy and delivering public welfare services [28], [29]. The ministry has renovated and constructed 65 Jummah mosques, established welfare support initiatives for religious leaders, and strengthened the Zakat & Waqf Agency's Productive Zakat Initiative, which directs financial resources toward farming operations and real estate ventures to establish reliable income sources for orphaned youth and economically disadvantaged families. This initiative demonstrates the potential for state collaboration with religious organizations to generate comprehensive benefits encompassing healthcare, hygiene, learning, and social justice objectives [30].

Conceptual Map of the Study:

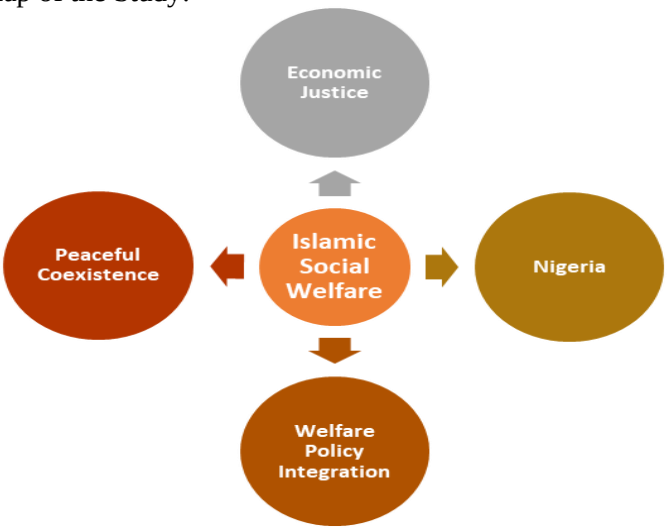


Figure 1. Research model

Source(s): Authors' Creation (2026)

Figure 1 presents the conceptual map guiding this study, positioning Islamic Social Welfare at the center as the core construct. Four interconnected dimensions radiate outward from it. Economic Justice highlights equitable wealth distribution, poverty alleviation, and instruments such as zakat and waqf. Peaceful Coexistence reflects how welfare-oriented principles can foster social harmony among diverse religious communities. Nigeria represents the contextual setting, where religious pluralism and socioeconomic challenges shape welfare outcomes. Welfare Policy Integration concerns incorporating Islamic welfare mechanisms into formal governmental frameworks. The arrows indicate directional influence, showing that Islamic social welfare informs each dimension. Together, the model offers a coherent framework for analyzing how welfare principles advance justice and stability.

METHODOLOGY

This chapter outlines the research methodology utilized to examine the importance of Islamic social welfare and economic justice in fostering peaceful coexistence in Nigeria and to evaluate the implications for conventional welfare systems. The chapter encompasses the

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research philosophy, research design, spatial boundaries, study participants, recruitment methods, data collection techniques, data analysis procedures, ethical considerations, and limitations of the study. The methodological choices are justified based on the research objectives and the nature of the phenomenon under investigation.

The study employs a case study research design utilizing a comparative, multi-site approach. The case study design is appropriate when research seeks to explore a contemporary phenomenon within its real-world context, especially when the boundaries between the phenomenon and its environment are not clearly defined. The inclusion of multiple cases enables comparative analysis, enhancing the robustness and generalizability of findings. The study is geographically limited to three regions in Northern Nigeria: Kano, Kaduna, and Plateau. These regions are selected to represent varying religious compositions and levels of conflict, enabling comparative examination.

To provide a comparative understanding of Islamic social welfare and its potential contribution to peaceful coexistence in Nigeria, this study selects Kano, Kaduna, and Plateau States as distinct socio-religious contexts. These states represent variations in religious composition, institutional development, and experiences of ethno-religious conflict. Their selection enables an examination of how Islamic welfare institutions may promote social solidarity, economic justice, intergroup relations, and peacebuilding under different circumstances. Table 1 presents the comparative rationale for selecting these three states.

Table 1. Comparative Selection of Kano, Kaduna, and Plateau States: Religious Composition, Conflict Context, and Islamic Welfare's Peace-Building Potential in Nigeria

State	Religious Composition	Conflict Context	Justification
Kano	Predominantly Muslim (>90%)	Relatively lower Ethno-Religious Conflict; Strong Islamic Institutions	To examine how Islamic Welfare Operates in a Homogeneous Muslim Setting with Established Institutions
Kaduna	Religiously Mixed (Muslim-Christian)	High ethno-religious Conflict; frequent Communal Violence	To assess how Islamic welfare mediates Intergroup Relations in a contested, Pluralistic Setting
Plateau	Predominantly Christian with significant Muslim minority	Very High Ethno-Religious Conflict; Historical Jos Crises	To explore how Islamic Welfare Functions as a Minority Practice and its Peace-Building Potential in Conflict-Prone Areas

The investigation focuses on two local government areas (LGAs) per state, one metropolitan and one non-urban, to examine distinctions in welfare service provision mechanisms, institutional performance, and community frameworks. This methodology yields six distinct research sites. The study's target demographic comprises individuals and entities with meaningful involvement in or exposure to Islamic social welfare schemes and community peace-building initiatives across Northern Nigeria. The demographic encompasses:

1. Islamic religious leaders (Imams, Islamic scholars, Zakat committee administrators)
2. Directors of Islamic welfare organizations (Zakat and Waqf bodies, Islamic civil society organizations, mosque-based charitable programs)
3. Beneficiaries of Islamic welfare services (individuals and households receiving Zakat, Sadaqat, or equivalent assistance)

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4. Community stakeholders (customary rulers, community elders, youth association heads) functioning within the designated research zones.
5. State and national government officials (personnel from state religious affairs departments, social welfare agencies, and relevant federal bodies)
6. Civil society organizations and specialized practitioners (peace-building experts, university-based scholars, journalism professionals) with technical expertise in peace initiatives and welfare frameworks within the region

This investigation employs purposive sampling and snowball sampling techniques to enlist study participants. These non-probability sampling methods are particularly appropriate for qualitative research endeavors where the fundamental goal is to identify information-rich cases rather than achieve statistical representativeness. Purposive sampling entails the intentional selection of participants who demonstrate pertinent expertise, professional background, or institutional roles consistent with the research objectives. The following criteria delineate the parameters for participant selection:

Snowball sampling is employed to identify participants who may not be readily accessible through standard institutional channels. Initial key informants, such as religious leaders and community elders, are asked to refer additional individuals who meet the predetermined selection criteria. This method is particularly effective for reaching users of informal social support systems and building participant trust when addressing sensitive conflict-related topics, where establishing relationships is essential. A total of 30 informants will be recruited across the six designated research sites, distributed as follows:

Table 2. Distribution of Research Participants by Stakeholder Category and Number of Participants in Islamic Welfare and Peace-Building Studies in Nigeria

Category	Number of Participants
Islamic Religious Leaders (Imams, scholars)	6
Administrators of Zakat/Waqf institutions	6
Beneficiaries of Islamic Welfare	6
Community Leaders (Traditional Rulers, Elders)	4
Government Policy Administrators	4
Civil Society Actors (Peace-builders, Researchers)	4
Total	30

In qualitative research, sample size is determined by data saturation, the point at which additional data no longer produces new information. A sample of 30 participants is considered sufficient to achieve saturation in studies with well-defined research questions and homogeneous participant groups. The study employs multiple qualitative data collection methods to enable triangulation, enhance credibility, and fully document the complex dimensions of the phenomenon under investigation. Triangulation, understood as the combination of multiple data sources or analytical approaches, strengthens the reliability of qualitative findings through systematic verification of results across different sources [25]. Semi-structured interviews serve as the primary data collection method. This approach combines predetermined questions with flexibility to explore emerging themes, allowing participants to share their personal experiences genuinely while ensuring all critical topics are thoroughly addressed.

Interviews are administered in the languages preferred by participants, namely English, Hausa, or hybrid combinations thereof, to maximize participant comfort and ensure the collection of authentic empirical data. Each interview session is scheduled to last between 45 and 90 minutes. With explicit participant consent, interviews are digitally recorded and

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subsequently transcribed with meticulous accuracy to preserve the integrity of the original communication. Concurrent observational field notes are maintained to capture essential contextual details. Data analysis follows the thematic analysis methodology established by Braun and Clarke. 24 Thematic analysis constitutes a flexible and methodologically sound approach for identifying, analyzing, and articulating recurrent patterns (themes) within qualitative research datasets. This analytical framework proves particularly well-suited to the study's interpretive and exploratory objectives.

RESULTS AND DISCUSSION

Islamic Social Welfare Mechanisms and Their Peace-building Potential

This chapter provides a thorough examination of findings and discourse stemming from an empirical study investigating how Islamic social welfare and economic justice contribute to fostering harmonious coexistence in Nigeria. The chapter is structured to initially present findings obtained through thematic analysis of qualitative data, augmented by relevant quantitative evidence from academic literature, followed by a detailed examination that situates these findings within the theoretical framework and current scholarship. The analysis is organized around themes extracted from the data: (1) Islamic social welfare mechanisms and their potential for peace-building, (2) economic justice as a foundational element for intergroup trust, (3) institutional barriers constraining the effectiveness of Islamic welfare systems, and (4) policy recommendations and strategies for integration [31]. The findings indicate that Zakat (obligatory charitable contribution) operates as a significant mechanism for enhancing social cohesion in Northern Nigeria. Participants consistently described Zakat not merely as a religious obligation, but rather as a practical instrument for alleviating poverty and reducing intergroup tensions. In Muslim-dominant communities, including Kano State, Zakat committees were observed to function through established procedures, gathering and distributing resources to designated beneficiary categories, including the economically disadvantaged, the impoverished, and those facing financial hardship. A religious authority from Kano stated:

Zakat is the pillar that holds the community together. When the rich give to the poor, the poor feel they are part of the community. This reduces the anger that often leads to conflict. (Participant R1, Kano)

In religiously diverse regions such as Kaduna and Plateau States, research participants documented instances in which Zakat distribution extended beyond Muslim beneficiaries, particularly in areas where economic hardship transcended religious boundaries. This cross-faith distribution approach was recognized as playing a crucial role in strengthening intergroup relations, as non-Muslim beneficiaries perceived Islamic institutions as serving the broader community interest rather than pursuing exclusively sectarian objectives. Despite these positive findings, participants identified substantial limitations. Numerous respondents from rural areas reported that Zakat collection procedures remained largely unstructured and inconsistent, lacking sufficient institutional governance to ensure fair and impartial distribution. A community leader from Plateau State noted:

In our area, Zakat is collected by the mosque committee, but there is no proper record-keeping. Sometimes the funds do not reach the poorest families, especially those who are not well-connected. (Participant C3, Plateau)

The empirical findings corroborate existing scholarly literature concerning Waqf (Islamic endowment) as a potentially transformative instrument for fostering national unity. Research participants recognized Waqf's capacity to fulfill persistent developmental needs—including education, healthcare, and infrastructure through methodologies that can mitigate ethno-religious tensions. As articulated by one participant:

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If we have Waqf-funded schools and hospitals that serve everyone regardless of religion, people will see that Islam cares about their well-being. This builds trust across communities. (Participant A1, Kaduna)

The capacity of Waqf to address youth unemployment and social instability was similarly underscored, substantiating the assertion that the establishment of unrestricted charitable endowments can diminish ethno-religious tensions that persistently engender divisions among Nigeria's diverse populations. Multiple respondents from Kano State referenced the historical precedent of the Sokoto Caliphate, in which Zakat and Waqf functioned as state-administered mechanisms delivering social welfare provisions. They expressed a desire to reinstitute this practice within contemporary contexts, albeit with strengthened administrative supervision and accountability structures. Beyond formal institutional arrangements, Sadaqat (discretionary charitable giving) constituted a substantial element of community participation. Participants identified informal support mechanisms encompassing reciprocal assistance between neighbors, prosperous households providing support to economically vulnerable family members, and mosque-based food distribution programs that foster a culture of communal cohesion. A beneficiary from Kaduna State observed:

My neighbour, who is Muslim, helped us when my husband lost his job. He did not ask about our religion. That is the Islam I know, one that cares for people. (Participant B2, Kaduna)

This finding substantiates the scholarly proposition that Islam's advancement of collective welfare, including the protection of religious belief, human existence, and the perpetuation of family structures, exhibits a significant and beneficial association with the cultivation of peaceful coexistence within societies.

Economic Justice as a Foundation for Intergroup Trust

The empirical evidence provides strong support for the claim that Islamic economic justice principles, including fair distribution of resources, the removal of exploitative mechanisms, and the equitable circulation of wealth across communities, promote greater trust between groups and strengthen social bonds. Participants from conflict-affected areas consistently linked community tensions to economic grievances, arguing that addressing material deprivation represented an essential prerequisite for sustainable peace. A prominent community leader from Plateau State expressed this connection in the following manner:

When people are hungry, and their children cannot go to school, they become angry. They look for someone to blame. Often, they blame people from other religions or ethnic groups. If we can address the poverty, the anger will reduce. (Participant E1, Plateau)

This finding is consistent with empirical research indicating that Islam's dedication to economic justice, which includes the protection of intellectual and material assets, demonstrates a meaningful and positive relationship with peaceful coexistence across Nigeria. The Maqasid al-Shari'ah framework, which identifies the preservation of intellect and wealth as core objectives, furnishes a conceptual foundation for understanding how economic justice fosters social harmony. Study participants reported that Islamic social welfare systems generate a shared sense of collective purpose, thereby reducing the likelihood of viewing other communities as hostile adversaries. When individuals observe that their peers, including those from different religious backgrounds, benefit fairly from equitable economic arrangements, the basis for resentment and conflict is substantially diminished. An official from Kano State's government administration stated:

The Islamic principles of fairness in transactions, prohibition of exploitation, and caring for the poor are not just for Muslims. They create a social environment where everyone feels they have a stake in the community. This is essential for peaceful coexistence. (Participant G1, Kano)

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Significantly, among the five protective principles of the Maqasid al-Shari'ah, the preservation of progeny exhibited the most pronounced influence on harmonious coexistence. This finding, corroborated by contemporary empirical research, suggests that programs emphasizing family welfare and youth development may prove particularly instrumental in fostering intergroup concord. Respondents consistently underscored the importance of child education and youth assistance, asserting that young individuals' participation in criminal and violent conduct originated from joblessness and circumstances of hopelessness that Islamic welfare mechanisms are equipped to address.

Institutional Obstacles Limiting Islamic Welfare Effectiveness

Despite the demonstrable effectiveness of Islamic welfare systems, research participants identified substantial institutional and structural barriers that limit their operational efficiency and capacity to contribute to peace-building initiatives. A recurring issue across all research sites centered on the accountability and integrity challenges within Zakat and Waqf administrative bodies. Participants expressed concerns regarding the potential misappropriation of funds, insufficient supervisory frameworks, and the absence of transparent record-keeping practices. A respondent from Kano State provided the following statement:

We cannot deny that Zakat exists as a pillar of Islam, but the way these people are managing the administration of the institution is why most of us are not happy, honestly. Zakat as an Islamic institution cannot be managed as a family matter; it needs good, knowledgeable, and competent leaders who can strategise the sharing formula. (Participant R2, Kano)

This finding aligns with established academic research demonstrating substantial challenges stemming from limited knowledge, deficient disclosure practices, and improper behavior in the administrative and operational structures of Waqf organizations across Nigeria. Research respondents emphasized that Islamic philanthropic programs were often scattered among multiple bodies, with numerous boards and associations operating independently without developing robust coordination frameworks. This division of resources and endeavors significantly reduced the impact and reach of social welfare programs, particularly in marginalized rural areas. A welfare administration specialist offered the following observation:

"We have many Zakat committees in this state, but they do not talk to each other. Some areas receive more assistance because they have better connections, while others are neglected. A central body is needed to coordinate this work." (Participant A2, Kaduna)

The lack of formal recognition and support from the Nigerian government presented a substantial obstacle. Participants argued that without an established legal infrastructure encompassing legislation comparable to a Zakat/Waqf Act or the creation of a dedicated government agency, Islamic welfare institutions would continue to occupy a marginal position within broader institutional frameworks. An official from the state acknowledged this shortcoming:

The state does not have a clear policy on Islamic welfare institutions. We recognise that they do important work, but there is no legal framework to regulate them or to collaborate with them. This is a missed opportunity. (Participant G2, Kaduna)

Attendees identified the Sokoto State framework as a commendable instance of achievement, whereby the Ministry of Religious Affairs operates as an evidence-based instrument for the execution of social policy. This ministry has carried out the rehabilitation of mosques, created assistance programs that support Imams, and strengthened the administrative effectiveness of the Zakat and Waqf Agency's productive Zakat initiative. A significant challenge that surfaced throughout the deliberations concerned the inadequate

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technical proficiency among officials overseeing Islamic welfare organizations [32]. Attendees underscored that numerous boards were deficient in qualified personnel possessing the necessary competencies in fiscal administration, organizational management, and juridical expertise essential for responsible asset stewardship. One attendee stated:

We need experts in Waqf management. Many of our committees are run by well-meaning people, but they lack the skills to invest funds productively or to ensure that money reaches the intended beneficiaries. (Participant A3, Kano)

This finding is consistent with scholarly guidance advocating for the expansion of existing knowledge through educational initiatives, rigorous research endeavors, and the communication of results, while concurrently evaluating the implementation of modern technological innovations, including blockchain technology, to improve procedural clarity and operational efficiency.

Policy Implications and Pathways for Integration

The participants articulated clearly articulated positions concerning the integration of Islamic welfare frameworks into Nigeria's existing welfare policy apparatus. A substantial number of respondents advocated for an integrated welfare model that incorporates Islamic social finance instruments within the nation's social protection framework. This model would recognize the distinct strengths of both systems, specifically, the cultural legitimacy and broad organizational reach of Islamic institutions, combined with the regulatory oversight and fiscal resources of state entities [33]. A spokesperson from a civil society organization based in Kaduna State provided further elaboration on this viewpoint:

We do not need to choose between Islamic welfare and state welfare. We can combine them. The state can provide the legal framework and oversight, while Islamic institutions can ensure that assistance reaches communities effectively. This would be a win-win. (Participant CS1, Kaduna)

Throughout the proceedings, participants consistently called for legislative and regulatory reforms to formally recognize Zakat and Waqf institutions and to develop operational frameworks. Recommended initiatives included the enactment of a Zakat/Waqf Act, the establishment of a Zakat/Waqf Advisory Board to supervise financing activities and ensure compliance with Shari'ah principles, and the introduction of tax incentives for donors to these institutions [34]. A significant recommendation stressed the importance of capacity building and public awareness. Participants emphasized the critical need to educate all relevant stakeholders, including donors, administrative personnel, and beneficiaries, about the significance and proper management of Islamic welfare institutions. One participant proposed:

We need to create awareness through workshops, sermons, publications, and the media. People need to understand that Zakat and Waqf are not just religious rituals but powerful tools for social and economic development. (Participant R4, Kano)

Leveraging Technology for Transparency

Certain stakeholders championed the adoption of modern technological innovations, especially blockchain technology, as a means to address transparency challenges in the governance of Zakat and Waqf systems. A welfare administrator noted:

If we use technology to track Zakat and Waqf funds from collection to distribution, people will trust the system more. They will be more willing to give, and the funds will reach those who need them most. (Participant A4, Kano)

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Discussion

Islamic Social Welfare and Peaceful Coexistence: Theoretical Reflections

The empirical findings of this investigation provide substantial evidence supporting the theoretical proposition that Islamic social welfare and economic justice mechanisms promote peaceful coexistence within Nigeria's diverse, pluralistic society. These results align with the Maqasid al-Shari'ah framework, which identifies the protection of faith, life, intellect, lineage, and property as fundamental pillars of an equitable society [35]. The finding that the protection of progeny demonstrates the most significant influence on peaceful coexistence underscores the vital importance of youth-focused peace-building initiatives. This observation warrants particular attention. In contexts where youth unemployment and social marginalization remain persistently linked to recruitment by insurgent groups and communal violence, Islamic welfare systems that direct resources toward youth education, skills development, and family support can effectively mitigate core sources of conflict. The evidence suggests that when young individuals perceive economic opportunities and feel recognized as integral members of society, they exhibit diminished inclination toward violent participation, regardless of their religious affiliation [36]. The analysis of Waqf as a mechanism for national integration holds considerable theoretical significance. The hypothesis that addressing population welfare constitutes an effective strategy for establishing peace and strengthening relationships among diverse ethnic and religious communities receives robust empirical confirmation. Respondents consistently identified Waqf as an institutional framework that, when properly managed, could reduce ethno-religious tensions by providing essential services, encompassing education, healthcare, and infrastructure, that benefit all community members fairly, transcending religious boundaries. This illustrates that Islamic welfare functions as more than a charitable endeavor but rather a deliberate, institutionally-anchored approach to advancing social cohesion [37].

Economic Justice and Intergroup Trust

The relationship between economic justice and intergroup trust constitutes a noteworthy finding in this research. Evidence demonstrates that when communities perceive economic systems as fair and inclusive, intergroup trust increases, while the likelihood of conflict decreases. This finding aligns with both Islamic economic doctrines and contemporary theories of justice, particularly John Rawls' theory of justice as fairness, which posits that economic and social inequalities should benefit the least advantaged members of society [38]. The Islamic economic framework, which prohibits exploitation, excessive wealth accumulation, and interest-based transactions while encouraging equitable wealth distribution, provides a theoretical foundation for this relationship. The prohibition of riba (interest-based lending) and the condemnation of ihtikar (wealth hoarding) function not merely as religious precepts but as practical strategies intended to prevent wealth concentration among a small elite, thereby reducing economic grievances that often lead to social unrest. However, it is crucial to acknowledge the persistent gap between theoretical ideals and practical application that has historically characterized Islamic social welfare systems in Nigeria. The Sokoto Caliphate model, despite frequent romanticization, faced substantial challenges, and contemporary Zakat and Waqf institutions experience significant operational deficiencies. The finding that respondents perceive a disconnect between the theoretical principles of Islamic justice and the practical limitations of institutional performance suggests that invoking Islamic principles alone is insufficient; meaningful institutional reforms are necessary to allow these systems to achieve their intended purposes [39].

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Institutional Challenges and Policy Implications

The institutional barriers identified by research participants, namely the lack of transparency, organizational fragmentation, inadequate governmental recognition, and insufficient technical expertise, correspond with current academic literature on Islamic social finance systems in Nigeria. Although these barriers present substantial challenges, they can be resolved through deliberate governmental intervention. Transparency represents the paramount concern. Research demonstrates that trust in Islamic welfare institutions is undermined by concerns about administrative misuse and corrupt activities. This matter requires urgent focus because trust is a fundamental requirement for the voluntary participation essential to effective Zakat mobilization [40]. Without transparent financial reporting and accountability systems, donors may be unwilling to contribute, and beneficiaries may face obstacles in accessing necessary support. The suggestion to utilize modern technological systems, especially blockchain technology, to address transparency gaps deserves serious examination. Blockchain technology enables immutable, independently auditable records of Zakat and Waqf financial transactions, which could significantly enhance organizational legitimacy and accountability. However, such technological solutions must be accompanied by institutional strengthening efforts to ensure that organizations have the necessary capabilities for successful implementation and management [41].

The lack of a unified legal framework regulating Zakat and Waqf institutions represents a significant regulatory gap. In the absence of formal state authorization and regulatory oversight, these institutions operate beyond the mainstream economic system, unable to utilize the financial tools and protections that governmental recognition provides. The regulatory model adopted in Sokoto State, which has created a specialized state agency for religious affairs and strengthened the Zakat and Waqf Agency's operational effectiveness through its successful Zakat program, exemplifies a practical and transferable model. However, such initiatives remain isolated cases rather than widespread practice. The development of an extensive national Zakat/Waqf legislation, informed by the statutory approaches utilized in countries such as Malaysia and Indonesia, could furnish the institutional infrastructure required to standardize and strengthen Islamic social welfare mechanisms. Such legislative provisions would be essential to manage matters including registration, documentation, accountability, and administration, while preserving consistency with Nigeria's secular constitutional structure and respecting the nation's religious diversity.

Implications for Conventional Welfare Policy

The implications of this investigation for traditional social protection frameworks are considerable. Nigeria's state-run welfare programs have been consistently compromised by corruption, operational inefficiency, and deficient distribution systems, leaving substantial segments of the population without sufficient social protection. The study's conclusions suggest that integrating Islamic welfare approaches into the government's welfare system could address numerous existing deficiencies.

The discussion’s central contribution lies in showing that Islamic welfare works best when its cultural legitimacy is paired with state capacity. Integration could yield three advantages. First, Islamic institutions already reach rural and marginalized communities where government programs falter, offering a ready distribution network. Second, state oversight, through a Zakat/Waqf Act and advisory board, would address fragmentation, weak record-keeping, and limited technical expertise. Third, blockchain-enabled tracking could rebuild donor trust and encourage voluntary giving. Yet integration carries risks. Secular constitutional neutrality must be preserved, cross-faith distribution should remain inclusive, and reform must avoid romanticizing the Sokoto Caliphate. Models from Malaysia and Indonesia offer useful, adaptable regulatory precedents for Nigeria.

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CONCLUSION

This investigation was designed to assess the significance of Islamic social welfare and economic justice in promoting peaceful coexistence throughout Nigeria and to evaluate the relevance of these approaches to mainstream welfare frameworks. Utilizing a qualitative case study methodology across three states Kano, Kaduna, and Plateau the research has produced empirical findings that enhance the existing literature on religion, development, and peace-building in religiously diverse societies. The study offers several important theoretical insights. First, it furnishes empirical validation for the Maqasid al-Shari'ah framework, establishing that the five protective principles faith, life, intellect, lineage, and property function as practical mechanisms for social stability rather than merely theological concepts. The observation that progeny protection demonstrates the most substantial correlation with peaceful coexistence emphasizes the fundamental necessity of prioritizing youth welfare and family support as components of peace-building initiatives. Second, by synthesizing the Islamic paradigm with John Rawls' theory of justice as fairness, the study presents an innovative cross-disciplinary approach for examining social justice and peace in religiously pluralistic societies. The alignment between Rawls' focus on distributive justice that benefits disadvantaged populations and the Islamic obligation to safeguard vulnerable groups establishes a comprehensive analytical framework for understanding how religious welfare systems address material inequities that generate communal tensions. Third, the study expands the literature on Islamic social finance by transcending theoretical or jurisprudential discussions to furnish empirical documentation of the tangible consequences of these mechanisms on intergroup dynamics in a multifaceted, multi-religious environment. It illustrates that Islamic welfare constitutes not merely a spiritual endeavor but a deliberate, structurally embedded approach to fostering social cohesion and advancing peace-building objectives. The research's principal merit resides in its ramifications for policy development. Through systematic examination of the efficacy and limitations of existing Islamic welfare infrastructure, coupled with comprehensive analysis of shortcomings within Nigeria's traditional welfare systems, this investigation establishes a robust foundation for advocating policy transformation. The proposed integrated welfare framework, which incorporates Islamic social finance instruments into state-level social protection mechanisms, presents a pragmatic, culturally appropriate, and potentially consequential solution for resolving Nigeria's welfare challenges and their consequent conflict manifestations. Ultimately, this investigation demonstrates that Islamic social welfare and economic justice constitute fundamental, rather than marginal, components of Nigeria's development and peace-building initiatives. Through acknowledgment, institutional oversight, and incorporation of these established mechanisms into governmental welfare structures, Nigeria possesses the capacity to harness its religious pluralism as a unifying force rather than a divisive element, thereby establishing a more equitable, participatory, and harmonious nation for its entire population.

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Author Contribution

Rauf Adeola Lateef, Edu Muhsin Olajide, and Balogun Iliyas Idowu jointly contributed to the conceptualization and development of this study. All authors participated in the literature review, research design, analysis, interpretation of findings, and manuscript preparation.

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They collaboratively revised the manuscript, approved the final version, and accept responsibility for the integrity and accuracy of the published work.

Conflicts of Interest

The authors declare that there are no personal, financial, commercial, or institutional conflicts of interest or competing interests that could inappropriately influence, bias, or compromise the objectivity, findings, or interpretation of this study.

Use of artificial intelligence (AI)

Generative AI tools were used solely for English language grammar polishing and stylistic editing of this manuscript. The authors reviewed, verified, edited, and take full legal and academic responsibility for all final content.

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