

**NIGERIA ASSOCIATION OF TEACHERS OF ARABIC  
AND ISLAMIC STUDIES (NATAIS)**

# **ARABIC AND ISLAMIC STUDIES' SOLUTIONS TO GLOBAL RECESSION**

## **35<sup>TH</sup> NATIONAL CONFERENCE**

**OF**

**NIGERIA ASSOCIATION OF TEACHERS OF ARABIC AND  
ISLAMIC STUDIES (NATAIS) HELD IN LAGOS**

**Edited  
Conference Proceedings  
2017 C. E. / 1439 A. H.**

**Abdul-Fatah K. Makinde, Ph.D.  
Editor-in-Chief**

Published by:



NIGERIA ASSOCIATION OF TEACHERS OF  
ARABIC AND ISLAMIC STUDIES (NATAIS)

©2018

ISBN: 978-978-56841-1-7

All rights reserved:

No part of this publication should be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording or any information storage and retrieval system, without the prior permission in writing from the publisher



Printed by:

UNIVERSITY PRESS LTD,  
Usmanu Danfodiyo University, Sokoto.

## **EDITORIAL BOARD**

Dr. A. K. Makinde	National Editor-in-Chief
Prof. I.M. Maishanu	Member
Prof. M. M. Jimba	Member
Dr. R. I. Adebayo	Member
Dr. M. H. Mahir	Member
Mal. I. I. Rimi	Member/Secretary

## **NATIONAL EXECUTIVE COMMITTEE**

Prof. S. U. Musa	President
Prof. A. A. Oladosu	Vice-President (Arabic)
Prof. B. O. Yusuf	Vice-President (Islamic Studies)
Dr. A. K. Hassan	National Secretary
Mal. U. Rufa'i	National Assistant Secretary (Minutes)
Dr. M. Yahaya	National Assistant Secretary (Publicity)
Mal. A. L. Jega	National Assistant Secretary (Execution)
Dr. A. K. Makinde	National Editor-in-Chief
Dr. A. A. Sulaiman	National Treasurer
Prof. M. A. Abdu-Raheem	National Financial Secretary
Mal. I. I. Rimi	National Business Manager
Dr. M. H. Mahir	National Auditor
Prof. M. A. Muhibbu-Din	Ex-officio I
Mal. H. C. Kabara	Ex-officio II

## Preface

Recession is considered to be a global phenomenon which is of different dimensions. It can be socio, political or economic; and its effect on man is not palatable. As it is experienced across the globe, Nigeria seems to feel the intensity of its effects, particularly in the area of economy. Therefore, several discussions have continued to ensue at various fora as to the causes and solutions to the phenomenon. Economic recession is a significant decline in world's economy which its effect is felt in every part of the globe. Experts in the field of economy and allied courses as well as professional bodies on economic matters have not folded their arms in finding solutions to this economic mess that has ravaged the world. The Nigeria Association of Teachers of Arabic and Islamic Studies, as a professional body, felt that it must contribute to the discourse on salvaging the world in general and Nigeria in particular from the economic recession. Moreover, Islam is a religion which has provided solutions to all human problems, including economic recession. For instance, Islamic Economic System is a mechanism in this direction. It is as a result of this that the Association decided to dedicate its 35<sup>th</sup> National Conference to address the global recession with a view to proposing solutions from the viewpoints of Arabic and Islamic Studies.

The Conference which held between 24<sup>th</sup> and 29<sup>th</sup> December, 2017 received scholars of the twin disciplines of Arabic and Islamic Studies from various institutions across the country who gathered at the Lagos State University (LASU), Ojo, Lagos State to present their papers on the main theme of the Conference: "Arabic and Islamic Studies and the Global Recession." Various papers presented addressed the phenomenon of global recession and made recommendations on ways through which solutions could be found to the problem.

This edited book of proceedings of the Conference contains thirty-Seven papers in Arabic and English which scaled through the consideration and judgment of peer reviewers. It is published for the benefit of knowledge seekers, researchers and to serve as an instrument for finding solutions to global recession. The contributors employed the Islamic Economic System and Arabic scripts/heritages on economy to address the issue of global recession and propose similar methods for finding solutions to economic recession that has ravaged Nigeria in particular and the world at large.

In view of the above, it is believed that the governments of Nigeria and other countries of the world as well as individuals will find the book useful and beneficial in proffering solutions to global recession owing to the fact that Islam adequately addresses all human problems. Therefore, there is no iota of doubt in the fact that the readers of this book will benefit tremendously from it.

**Abdul-Fatah K. Makinde, Ph.D.**  
National Editor-in-Chief

## Contents

	Editorial Board	iii
	Preface	iv
	Contents	v
1	ISLAMIC STUDIES AND GLOBAL RECESSION: A SEARCH INTO THE PREDICAMENT OF THE CONTEMPORARY MAN <b>Isa Muhammad Maishanu</b>	1
2	ECONOMIC RECESSION IN NIGERIA: CAUSES, CONSEQUENCES AND THE ISLAMIC ANTIDOTE <b>A.G.A.S. Oladosu</b>	18
3	ADDRESSING ECONOMIC RECESSION FROM ISLAMIC PERSPECTIVES <b>Abubakar Zaki and Mubarak Muhammad Zaki</b>	25
4	AL-MUZĀRA'AH (SHARE FARMING): A VIABLE TOOL TO COMBAT ECONOMIC RECESSION IN NIGERIA <b>Badirudeen Abdulganiyu, Safiyu Islamil Kaita and Abdulghaniy Gidado</b>	35
5	APPLICATION OF ISLAMIC ECONOMIC SYSTEM: A PANACEA TO ECONOMIC RECESSION IN NIGERIA <b>Lawal Abdulkareem</b>	48
6	EFFECTS OF ECONOMIC RECESSION ON MUSLIMS IN GWAGWALADA, GWAGWALADA AREA COUNCIL, ABUJA <b>Tajudeen Akinade Ayorinde</b>	59
7	FACTORS, EFFECTS AND CONTROL OF ECONOMIC RECESSION ON THE MUSLIM COMMUNITY IN NIGERIA <b>HuudShittu</b>	69
8	GOOD GOVERNANCE AS A PANACEA TO ECONOMIC RECESSION: LESSONS FROM SOKOTO CALIPHATE FOR CONTEMPORARY MUSLIMS <b>Mukhtar Umar Dagimun</b>	86
9	IDENTIFYING NIGERIAN ECONOMIC RECESSION: ISLAMIC PERSPECTIVE <b>Abubakar Kawu Hassan, Hussaini Muhammad and Ahmad Adamu Kuta</b>	97
10	IDENTIFYING THE TRADABLE ASPECTS OF NIGERIAN 'ULAMA'S SERVICES IN THE FACE OF ECONOMIC RECESSION AND DIGNITY OF THE PROFESSION <b>Uthman Mohammed Mustapha Kannike</b>	106

11	ISLAMIC MOTIVATION ON PRIVATE ENTERPRISE AND ITS VIABILITY FOR THE REVITALIZATION OF NIGERIA’S ECONOMY	122
	<b>Mujahid Hamza Shittu</b>	
12	MANAGING ECONOMIC RECESSION IN NIGERIA: AN ISLAMIC PERSPECTIVE	132
	<b>Elesin, Abdul Wahab Muhammad Jāmi’u and Muhammad Maishanu Aliyu</b>	
13	MORAL DECADENCE IN NIGERIAN SCHOOLS: MAKING RELIGIOUS EDUCATION COMPULSORY AT ALL LEVELS AS A PANACEA	141
	<b>Ismaila Boladale Lawal</b>	
14	ARABIC/ISLAMIC COLLECTIONS IN THE LAGOS STATE UNIVERSITY LIBRARY: A STATISTICAL DATA ANALYSIS	151
	<b>Muhammad Olatunde Yaqub and Tijani Akinola Mogaji</b>	
15	ARABIC LEARNING IN THE TWENTY FIRST CENTURY AMONG YORUBA MUSLIMS	170
	<b>Mukaiya Akolade Akanbi</b>	
16	ISLAMIC PRINCIPLES ON <i>KHITBAH</i> AND COURTSHIP VERSUS THE EFFECTS OF SOCIAL MEDIA ON YOUNG MUSLIM PROSPECTIVE COUPLES IN NORTHERN NIGERIA	188
	<b>Aliyu Alhaji Rabi’u and Jaafar Sa’ad</b>	
17	THE PERSPECTIVE OF SOKOTO CALIPHATE IN TACKLING ECONOMIC RECESSION: SPIRITUALITY IN FOCUS	207
	<b>Shehu Abdur-Rahman Aboki</b>	
18	WORKING FOR SELF-RELIANCE AND CONTENTMENT IN ISLAM: A GUIDE TO THE NIGERIAN SOCIETY	218
	<b>Adamu Musa Kotorkoshi</b>	
19	ISLAMIC ECONOMIC VENTURE OF <i>AL-QIRĀD</i> : A PANACEA TO SOCIO-ECONOMIC RECESSION IN NIGERIA	228
	<b>Adam Yusuf Adam</b>	
20	MORAL DECADENCE AMONG MUSLIM YOUTHS: REFLECTIONS ON MUSLIM YOUTHS IN KATSINA STATE	238
	<b>Musa Ahmad Karkarku, Ibrahim Abubakar Gafai and Tukur Ahmad</b>	
21	ISLAM, MORALITY AND EDUCATION	250
	<b>Abdullahi Shehu Sokoto</b>	
22	ISLAMIC SOLUTION TO MORAL DECADENCE IN NIGERIA	264
	<b>Kamil Adeleke Adeyemi and Faleemu Tajudeen Makanju</b>	

# Islamic Studies and Global Recession: A Search into the Predicament of the Contemporary Man

**Isa Muhammad Maishanu,**  
Department of Islamic Studies,  
UsmanuDanfodiyo University, Sokoto.

## Introduction

Almighty Allah says:

And Allah put forward the example of a township that dwelt secure and well-content, its provision coming to it in abundance from every place, but it (its people) denied the favour of Allah (with ungratefulness). So Allah made it taste extreme hunger (famine) and fear, because of that (evil) which they (its people) used to do.<sup>1</sup>

He also says on the ***Sunnah of Allah*** in dealing with His servants and how they respond to His revelation:

Verily, We sent (Messengers) to many nations before you (O Muhammad). And We seized them with extreme poverty (or loss in wealth) and loss in health (with calamities), so that they might humble themselves (believe with humility). When Our Torment reached them, why did they not humble themselves (believe with humility)? But their hearts became hardened, and *Shaytan* (Satan) made fair-seeming to them that which they used to do. So, when they forgot (the warning) with which they had been reminded, We opened for them the gates of every (pleasant) thing, until in the midst of their enjoyment in that which they were given, all of a sudden, We took them (in punishment), and lo! They were plunged into destruction with deep regrets and sorrows.....<sup>2</sup>

Islam, as the last perfected and preserved religion to humanity in all spheres of life, has offered brilliant guidance and solutions to all human past, present and even future problems. The main thrust of its message is to link man to his Creator by recognizing Him, believing in and worshiping Him Alone. By so doing, he is guaranteed success and continuous assistance from the Controller of everything, Almighty Allah. Islam emphasizes that Allah has total control of all affairs, despite the fact that man also acts and plays his limited role, with the permission, not necessarily, the pleasure of the Almighty All-wise Being.

Nothing of importance will happen in human life that will not have a pointer in either the Glorious Qur'ān or the prophetic guidance. The Qur'ānic principle of hope in life is the saying of Allah, the Lord of creation that 'definitely there is ease or relief with

every hardship'. This was mentioned more than once and repeated in one instance for emphasis.<sup>3</sup>

Recession, as witnessed and is still being witnessed in Nigeria and elsewhere from time to time, is one of the many stages in the life of a society that calls for sober reflection. Even though the paper is written with the Nigerian society in mind, it is more of a study of our modern secular societies that have completely freed themselves from the imperatives of Revelation and religion generally.

Recession or drawing back of affairs in all sectors of man's life, when reflected upon in the light of Divine guidance, could be seen as a consequence of man's complete detachment from his Lord and Provider and/or from His comprehensive guidance in all those areas affected. It is the belief of this writer that Islamic Studies, as an academic discipline, could rightly offer man the best solutions to all types of recession or any other problems he might face, due to its dynamic nature. Thus, the paper aims at outlining the role of Islamic Studies or rather Islamic guidance in proffering solutions to all types of recession, be that moral, educational, social, political or economic, etc. The paper, therefore, begins with definitions of key terms.

### **Definition of Key Terms**

**Islamic Studies** – Islam, which is the subject matter of the discipline, is a set of beliefs, code of conduct, an all-encompassing worldview and modes of worship directed to the Almighty Creator of life and the universe, and as brought to man by Prophet Muhammad (peace be upon him) through revelation of Almighty Allah (the Qur'ān) to him. It is a religion which gives the full detailed and only tenable explanation of all existence. Islam is based on learning and scholarship that cover all spheres of human endeavour- religious, economic, political, social, cultural, moral and educational.<sup>4</sup> The study that covers all of the above is what the writer believes to be 'Islamic Studies'.

The import of the above definitions has been conveyed in a number of verses in the Glorious Qur'ān.<sup>5</sup> Therefore, Islamic Studies is a field that equips one with the knowledge of all the branches of Islamic sciences, Islamic worldview and all existing knowledge as interpreted by Islam.

**Global Recession** - Recession has been defined as 'a period of economic slowdown featuring low output, illiquidity and unemployment'. It is characterized by increases in unemployment, falls in the availability of credit, shrinking output and investment, numerous bankruptcies, reduced amounts of trade and commerce, as well as, high currency value fluctuations, mostly devaluations, financial crises and bank failure.<sup>6</sup> It has also been defined as a period of general economic decline, seen usually as a contraction in the gross domestic product (GDP) for six months (two consecutive quarters) or longer. It is marked by high unemployment, stagnant wages, and fall in retail sales.

Although recessions are considered a normal part of a capitalist economy, there is no unanimity among economists on its causes.<sup>7</sup> More so, that almost all those who opine



on this have one thing in common, i.e. looking at issues materially. Economic recession is a recurrent issue because of the cyclical nature of the global economy.<sup>8</sup>

All of the above can clearly be seen as materialists' configurations and opinions on the term 'recession'. If one were to substitute the economic bent of the definitions with spiritual meanings, one will understand why man will continue wallowing in material predicaments without seeing any light, because the tunnel will ever remain endless. The writer wants this august gathering, as the most qualified for the task, to look to the other side. Why should those endowed with Divine everlasting truths – experts in Islamic Studies - allow themselves to succumb to, and limit their vision to the myopic inaccuracies of the one-eyed materialists?

**Contemporary Man** – Modern man in this write up refers to any man living in our time and oblivious of religious guidance and upholding the principles of secularism and believing that man has come of age and is no more in need of Divine guidance.

**Types of Recessions** - Recession is of different types. In this regard, one can classify it into economic, social, moral, educational and political recessions. However, these types of recessions are inter-related. Similarly, the Economists have given these types of recession different names such as balance sheet recession, liquidity trap, paradoxes of thrift and deleveraging, among others.

**Economic Recession** - This type of recession is a period of general economic decline, as shown above. From the Islamic point of view, it can be seen as a period of economic contraction, either as a trial or as a warning from the Giver of life and providence to the inhabitants of the earth to mend their ways, Allah, is without doubt, Watcher over all things.<sup>9</sup>

**Social Recession** - This type of recession according to conventional meaning is the draw back in the security, social justice, democracy and ecology. Social recession is the partial or total breakdown of ideal relationship between family members, friends, co-workers or community members due to either moral, economic or educational recession. Social recession, according to others, describes the social consequences economic recession can have, including the sustained decline in the quality and stability of couples, family system and social relationships. A social recession can be triggered by and can reinforce the effects of economic recession.<sup>10</sup>

The question of hope is tied to the question of how to live. To lose a way of life is to lose a sense of hopefulness. Another factor in social recession is low synergy in societies - failure of institutions to create a synergy between individual ambition and the common good. There has to be a new kind of relationship in modern societies between social justice and security whose principal goal is ending poverty and reducing inequality. A scholar gives an idea of social recession in the U.S.A in these words:

The data on our current "social recession" (Myers's term) are familiar, but it is useful to have them fully and clearly set out ..... Since 1960 the divorce rate has doubled. Cohabitation is seven times more

frequent. Four out of 10 ninth-graders and seven out of 10 high school seniors report having had sexual intercourse. The average age of first marriage for men has increased from 23 to 27 and for women from 20 to 25. Births to unmarried teens have quadrupled; births to all unmarried parents have sextupled. The proportion of children not living with two parents has tripled. The number of children living with a never-married mother has increased by a factor of 13. Forty percent of all children do not live with their biological fathers.<sup>11</sup>

Promiscuous behaviour is in their estimation, noble and cultured. The existence of nudist colonies and the support given to people who produced children outside the confines of wedlock are regarded by some as the hallmark of civilization and morality.

From the perspective of Islam, social recession means break down of social norms, as well as of values of cooperation, compassion, social responsibility, mutual care and respect, collective concern for the well-being and progress of all members of the society. It also includes prevalence of social ills of all kinds and general insecurity. For instance, the scourge of drug abuse that is destroying the main fabric of our societies, breakdown of age long Islamic and traditional values, etc., are all examples of social recession.

**Moral Recession** - This explains the standard of morality of the society. A society in which there exist fallen moralities such as corruption, injustice, fraud, theft, fornication, armed robbery, drug abuse, among others is said to have moral recession. According to Myers, social recession is essentially a moral problem. He keeps his eye fixed on the symptoms, preoccupied with declining rates of marriage.<sup>12</sup>

In the view point of Islam or Islamic Studies, moral recession means moral decadence and throwing of moral values to the birds. When one looks at the level and speed with which the world is heading towards its final annihilation, by encouraging all sorts of immorality, from premarital to extramarital affairs to homosexuality, lesbianism, bestiality, worship of Satan, public sex, etc., one only prays that Allah saves this generation from witnessing that cataclysm as was foretold by the Prophet (peace be upon him) in *Ahādith of Fitān*. To the materialists, any condemnation of immorality might seem expedient or at best self-service. In Islam, we believe social evils are one of the main causes of Allah's wrath befalling that community. The numerous stories of old narrated by the Lord of all times in His Final Note to man, clearly tied their destruction to their rebellion to their Messengers (peace be upon them), as Allah says:

If we intend to destroy a nation, We give authority to the materialists (those who follow sensual desires), then they spread corruption therein, then Our promise (of destroying mischief-makers) would be actualized on them, and We completely destroy them.<sup>13</sup>

**Political recession** - refers to the instability of the political activities resulting from poor governance and administration. Corruption, lack of accountability and transparency, injustice, oppression and suppression, denial of rights, instability,

insecurity, abuse of the rule of law, lack of proper direction in developmental projects, etc., are some of the common factors indicating political recession that retard development in the polity. Electoral reforms, enlarging individual freedoms, promoting trade unionism and devolving power back to local communities would re-energize individual and collective political stability of a society.<sup>14</sup> This is also the time when the main functions of any responsible government, namely, giving back rights and trusts to the owners, maintenance of justice and fair play and instituting general principles of morality and religiosity, are virtually absent or seriously jeopardized.

When people's affairs are governed in total rejection of and complete oblivion of the overall Ruler of the universe, Who created all that exists, despite His clear guidance and warning, any kind of calamity (*qari'ah*) can befall that nation as a consequence. This is part of what the modern man tends to ignore, dispute or even deny.<sup>15</sup>

Pharaoh in Revealed Scriptures epitomizes the height of political arrogance, just as Korah represents man's economic pomposity. Their ordeals were enunciated in the Qur'anic chapter called 'The Story' (*Surah al-Qasas*), as well as their eventual destruction by the Watcher over all affairs, for people of all times to take lessons. The import of this is, just as nations are destroyed for their iniquities, individuals also are not spared when they became instrumental in spreading corruption and became 'cause' of recession in their communities.

**Educational recession**- denotes the falling standard of education. This means poor quality delivery as a result of poor funding, inadequacy of professional teachers and poor management and condoning examination malpractices. It has been rightly said that destroying a nation does not require the use of an atomic bomb or long range missiles. It only requires lowering the quality of education and allowing examination malpractices..Educational recession equally means educational crises when training of individuals despite huge spending by government does not yield the desired result. This is so, as education is believed to be the foundation of all human progress and development. In other words, the '*barakah*' of '*Ilm*' will be denied, it might instead serve as a means of earning Allah's wrath. This is especially when '*ilm*' is not applied in life.

As pointed above, these types of recession are inter-related. For instance economic recession affects social, educational, and political life of the people.

**Religious Recession** - Religious recession is one of the completely neglected aspects of recession by the individuals and contemporary governments. It is rare finding a government that accepts and agrees with religious guidance in the running of the affairs of its citizens. Religious recession can be discerned from how religion is seen as a medieval era code of behaviour that goes totally against modern thinking and lifestyle. It includes total or partial break -up of the modern man with the religious guidance. Modern man claims following religion only when affiliating himself to a particular religion and not by following its instructions. Abandoning religious code of conduct and practice in almost all spheres of man's affairs is the central argument on religious recession.

## **Manifestations of Different Types of Recessions**

Drawing back or declining or breaking down of economic, social, political and religious systems of the modern man or society is a common phenomenon, so also its apparent touching of lives of majority inhabitants of that society. In Nigeria for example, it was in the second half of the year 2016 that the Federal Government declared that the economy of the country has entered into a recession. Such a truth appeared from the physical hardship faced by the majority citizens of the country. To the present day, the impact of economic downturn is still being felt as earning a living seems to defy many ordinary citizens. Poverty permeated the communities as large percentage of the population is either unemployed or underemployed. Such menaces were responsible for the level of Area -Boyism, armed robbery, broken homes, youth and children leaving schools. The crisis that claimed a good number of lives of Nigerians were eventually attributed to problems of poor governance and economic slowdown. However, Nigeria has experienced social, moral, educational, political and economic recessions in the past, depending on the nature and surrounding circumstances at the different epochs of its history. It is, however, important to understand that these various types of recession sometime go together. This is because; recession in a country's economy also affects the social life of the people, as well as the moral and the religious.

The period of Structural Adjustment Programme (SAP) for instance, that sapped almost all that the country possesses of resources, is a clear example.<sup>16</sup> Austerity measures started in 1982, but an extensive SAP was put in place in 1986. These were times, which denote significant decline in economic, social and religious life across the country, lasting for a period of time and normally visible in a real gross domestic product (GDP), real income, employment, industrial production and wholesale-retail sales.<sup>17</sup> Recession is declared if there is a negative real (GDP) growth rate for two consecutive quarters.<sup>18</sup> Even though some other activities might be booming, there is little or no substance in them in changing the life of the people for the better. Economic recession stagnates wage growth and increases the proportion of people on low pay, as well as swelling unemployment and underemployment, as indicated above.<sup>19</sup>

From the above description of economic recession, Nigeria, like other countries of the world, is experiencing recession of a type. This is because in 2016, the first and second quarters growths were 0.36% and -1.5% respectively. The 2017 second quarter is 0.55% growth rate.<sup>20</sup> Similarly, the manifestation of the recession is very clear in Nigeria ranging from high rate of unemployment, inflation, corruption, fraud, debt and deteriorating exchange rate, among others.

Political recession is a widespread phenomenon, especially among the African nations. In Nigeria for instance, the declining or drawing back of political affairs of the country is clearly manifested, when the country is compared with other countries with less economic resources and political development at Nigeria's independence. Some good examples are China, Singapore, Malaysia, India, etc. that are presently far ahead of Nigeria in all areas of development. Nigeria's key government officials,

except for the founding fathers, have not produced meaningful contribution to the country's development. Rather, they struggled to fill up their accounts with public funds. Corruption, which is the bane of this nation, is everywhere, except among a few number of people whose credibility can hardly impact any positive change.

### **What the World has lost due to Abandonment of Divine Guidance**

Although people of every day and age needed religion, that need is perhaps, far greater today than it has ever been before. This is because the true and essential aim of religion is to guide man into becoming a servant and a manifestation of Allah's existence and providence. Allah's attributes should become the touchstone for human moral values, and should be imbibed in every aspect of our lives. The situation of world today is not hidden to the wise and learned people. Not only are Allah's attributes, favours and virtues ignored, His very existence is even being denied. The need for religion and its glorious teachings are swept aside by those who would have men follow only the deceptions of the human minds.<sup>21</sup>

Man, according to the truth of this discipline, is created to worship his Creator, the Lord of the worlds. At the same time, he has been offered guidance on how to conduct his entire life on earth. By following the Divine Will expressed in the only infallible source of knowledge - revelation - that Allah has been sending to man through His Prophets and Messengers (peace be upon them), man is assured of blessings and successes in this world, and a safe landing and everlasting bliss and honour in the life to come. On the contrary, abandoning this guidance leads to man's failure, a life of misery and eventual destruction. Two verses of the Qur'an have amply explained this in a miraculous manner.<sup>22</sup> This is the story of man in this existence. And this is how it all started. Thus, with time, pagan beliefs and practices infiltrated human societies intermittently. The superiority the Muslims had over others flowed solely from the sublimity of their religion. And the secret of the greatness of their religion lies in its being the final perfected revealed law and a culmination of that guidance given to man from the first day. The Qur'an says:

(Such is) the work of Allâh, who perfected all things, verily! He is Well-Acquainted with what you do.<sup>23</sup>

All created things are subjected to the unfailing laws of nature. They, in due course, pass through the different phases of birth, growth and decay that have been ordained for them. Social laws are immutable like the natural laws.<sup>24</sup> The Divine Law, for the enforcement of which the Muslims are required to strive, is that brought into the world by the prophets (peace be upon them). Opposition to the Divine Law will never cease as long as the world endures. There will always be forces of evil to resist, reject and even fight against it. *Jihād* the perpetual conflict between the Truth and Falsehood is therefore, an eternal feature of human life. *Jihād* might take various forms, the last stage of which is war. It might sometimes, due to circumstances on the ground, be the highest form it takes. Its sole object then will be to crush the forces of evil, which pull towards the direction of unbelief, and involves people in the highly hazardous spiritual tussle of having to choose between the truth and untruth.<sup>25</sup> Allah says in the Qur'an:

And fight them until there is no more *Fitnah* (disbelief and worshipping of others along with Allâh) and (all and every kind of) Worship is for Allâh (Alone). But if they cease, let there be no transgression except against *Az-Zâlimûn* (the polytheists, and wrong-doers, etc.).<sup>26</sup>

If the Divine Will or Law becomes polluted due to human intervention, it will cease to be what it should, i.e. a guarantee of success in this world and the next. Neither the human intellect will submit to it nor will the mind of man be won over.

Unfortunately, those who succeeded in the running of the caliphate after the first four caliphs were greatly lacking in some of the important qualities that will entitle them to Divine support and success. They did not have the moral or spiritual caliber one would expect of Muslim leadership. They were not able to wear down the pagan attitudes and habits of their race. None of the Umayyad and the 'Abbasid Caliphs, with the solitary exception of 'Umar b. 'AbdulAzîz (d. 101 AH), came fully up to the standard of Islamic leadership. As a result, there soon occurred a rift between the Religion and the State in their ligio-political order of Islam. The later caliphs, not being proficient or interested enough in religion, addressed themselves solely to political and administrative matters and disregarded their religious duties. When a religious need arose, they turned to the '*Ulamâ*' for advice, but accepted only that which suited their purpose. Thus, secular activities gradually became independent of religion. The '*Ulamâ*', except those few who succumbed to the worldly advantage gained prominence in the political circles.<sup>27</sup>

As the hold of religion weakened, the standards in morality also deteriorated rapidly among the Muslims. The perverse influences of the demoralized attitude of some of the later leaders of Muslims, who were far from being models of Islamic morality (some were positively the reverse), were inevitably to adversely affect the moral structure of the society as a whole. The Qur'ânic injunction regarding "the enjoining of the right and the forbidding of the wrong" ceased to have any meaning in practice, since it did not enjoy the backing of the state and, the vigilance of religion having ended, the un-Islamic tendencies began to affect the followers of Islam, ruining the rugged simplicity of their faith. The Muslims settled down to a life of ease and pleasure. They became lazy and self-indulgent. In such circumstances, it was futile to expect that they would discharge their duties as true followers of the Prophet and carry forward the message he had conveyed to them. The fine impression that Islam had made on non-Muslims during the earlier days was nullified owing to the moral degeneration of its followers. The non-Muslims naturally attributed the failings of the Muslims to their faith. They lost confidence in Islam and in its leadership. A European writer once remarked - and correctly - that the decline of Islam began when people started to lose faith in the sincerity of its representatives.<sup>28</sup> The leadership Muslims were giving to the world - being the torchbearers of Allah's guidance - maintenance of peace and security, as well as prevention of injustice, immorality and severance of relationship with the Creator was lost, due to their decadence caused by their abandonment of some of the teachings of Islam.

## Religion and its Significance and Necessity in Man's Life

The life of man without the guidance of religion will be meaningless. It is through the divine guidance that man is able to achieve success in both worlds. This means that the more man upholds the Divine guidance, the more fruitful his life becomes and vice versa. The Muslims had the unique advantage of being in the possession of the divinely preserved Book (the Qur'ān), which contains the *Sharī'ah*, a comprehensive code of conduct. They do not have to rely on their own judgment regarding the vital questions of life, and were thus saved from the manifold difficulties often inherent in such an enterprise. The Divine Word had illumined for them all the avenues of life and had enabled them to progress towards a destination which they clearly envisaged. The Qur'ān stresses this significance, Allah says:

Is he who was dead (without faith by ignorance and disbelief) and we gave him life (by knowledge and faith) and set for him a light (of belief) whereby he can walk amongst men, like him who is in the darkness (of disbelief, polytheism and hypocrisy) from which he can never come out? Thus it is made fair seeming to the disbelievers that which they used to do.<sup>29</sup>

The significance of religion in man's life can be seen in the following ways:

1. Religion provides a sanction for the principles of morality like justice, honesty, righteousness, brotherhood, equality, virtuousness, tolerance, sacrifice, helping the needy, and other kindred virtues. These are the virtues without which, not only our life will lose its order and normalcy, but it is very likely to be turned into chaos. Of course, it is possible to acquire these moral and social qualities without the aid of religion. But certainly in the absence of firm religious belief, these values appear to lose their meaning and become a series of mere unbinding recommendations.<sup>30</sup>
2. Religion provides power for facing adversities and serves as a bulwark against undesirable reactions of despair and hopelessness. A religious man, with firm belief in Allah, and His munificence, does not find himself in utter desperation even in the worst moments of his life, because he knows well that he is under the protection of a Being who is Almighty. With faith in the fact that every problem can be solved and every deadlock can be resolved through His help, man would overcome every disappointment and hopelessness. Allah says in the Qur'ān:

No doubt! Verily, the *Auliyâ'* of Allâh [i.e. those who believe in the Oneness of Allâh and fear Allâh much (abstain from all kinds of sins and evil deeds which He has forbidden), and love Allâh much (perform all kinds of good deeds which He has ordained)], no fear shall come upon them nor shall they grieve.<sup>31</sup>

3. Religion with its firm and sound teachings can be an effective factor in scientific progress, because its foundation has been laid on the solid bed-rock of non – contradiction between 'laws of the Creator' and 'revelation of the

Creator' as well as "freedom of will", and on the fact that everybody is accountable for his own deeds. Allah says in the Qur'ān: "Every person is a pledge for what He has earned."<sup>32</sup>

4. Concerning religion and individual freedom, some people think that religion restricts individual freedom and disallows the fulfillment of some desires, whereas, in fact, the aim of religious teachings is not to put an end to logical freedom. Its aim is only to stop wastage of human energies and assets and to prevent their flow into improper and worthless channels. For example, if religion forbids the use of intoxicants, gambling and improper indulgence in sex, it does so for the safety of the body and soul of the individual and for the maintenance of social order. This moral control is in keeping with the real spirit of freedom, for freedom only means that man should be able to take full advantage of the assets of existence, to help in the evolution of the individual and the society. It does not at all mean squandering God-given energies and indulging in immoderation and libertinism. Religion supports every kind of freedom that carries man forward towards evolution in various fields.<sup>33</sup>
5. Religion leads man towards a consciousness of individual moral responsibility in everything he does, whether great or small. There is a constant stress on the establishment of right and the abolition of wrong in every human being. Allah says in the Qur'ān:

You [true believers in Islāmic Monotheism, and real followers of Prophet Muhammad and his Sunnah (legal ways, etc.)] are the best of peoples ever raised up for mankind; you enjoin *Al-Ma'rūf* (i.e. Islāmic Monotheism and All that Islām has ordained) and forbid *Al-Munkar* (polytheism, disbelief and All that Islām has forbidden), and you believe in Allāh...<sup>34</sup>

Thus, religion is required for the construction of a global framework for the best possible spiritual development of man, as well as the 'sustainable development' in human societies. The moral knowledge of man forces on him moral responsibility. Moral responsibility should live and die with the human existence in this world.

### **Divine Guidance as an Alternative, Superior and Infallible Source of Knowledge against Recession**

The Glorious Qur'ān is Allah's eternal miracle revealed to guide man to the Straight Path. The Wise Book (al *Kitāb al-Hakīm*) teaches every kind of wisdom. It is the word of Allah Almighty and contains everything man needs to know in this dispensation. The earnest seeker of wisdom will receive guidance from it, by the Grace and Mercy of Allah. Allah's knowledge and wisdom is infinite, and we are surely lost without His guidance. Everything that happens is according to Allah's will (*Qadr*) and plan. A person who rejects faith will, with each step, go further and further down. While an earnest seeker of guidance will find with each step, the next step easier. Contemporary man must seek Allah's grace so that he might prosper in both the earthly life and the hereafter. Allah says in the Qur'ān:



And whomsoever Allâh wills to guide, He opens his breast to Islâm, and whomsoever He wills to send astray, He makes his breast closed and constricted, as if he is climbing up to the sky. Thus Allâh puts the Wrath on those who believe not.<sup>35</sup>

Allah says in another verse: "This is an admonition: Whosoever will, let him take a (straight) Path to his Lord."<sup>36</sup>

He further says:

O ye that believe! Fear Allah, and believe in His Messenger, and He will bestow on you a double portion of His Mercy: He will provide for you a Light by which ye shall walk (straight in your path), and He will forgive you (your past): for Allah is Oft- Forgiving, Most Merciful.<sup>37</sup>

Allah says again: "This is the Book; in it is guidance sure, without doubt, to those who fear Allah."<sup>38</sup>

It is clear that the only alternative for man to free himself from the debilitating effects of any kind of recession is to attach himself to the Divine guidance, as an infallible source of knowledge. Everything happens according to Allah's just Will and Plan. So there is no any hope for a person who is not following this Divine guidance in freeing himself from worldly calamities and recession, except by imbibing revelational truths in all his life.

### **Islamic Solution to Global Recessions**

When the then world population was groping in total darkness and between life and death in economic hardship, misrule, immorality and misery, and there was no one to whom man could look for help, the advent of Prophet Muhammad (peace be upon him) gave humanity a fresh lease of life. The all Merciful Lord of Creation placed human welfare under the care of a community that was in possession of the Revealed Word and the Divine Law. And in the light of these, it did everything that was in line with subservience to Allah and justice to His creations. This community was blessed with the most harmoniously blended disposition and temperate outlook and had risen to the position of the trusteeship of mankind after going through rigorous moral training and attaining complete spiritual adjustment.<sup>39</sup>

The emergence of this community marked a turning point in human history. It immediately arrested the progress of mankind towards its doom and made it safe, for centuries to come, from the moral and material hazards that were threatening to engulf it. Under its guidance, humanity made a well-balanced advancement towards its true goal, the various capabilities of man were called splendidly into play and an environment was created in which it was made possible for him to advance to the highest goal of progress in the shortest and surest way. Under the influence of this new community the lives of men, their minds and their morals were revolutionized. Unbelief and depravity of character were replaced by faith and virtuousness; false ethical values and wrong ideals gave way to high moral patterns. Politics was placed under the control of ethics. The Islamic civilization established an unremitting

care for spiritual, as well as material prosperity. Economic development was matched with moral advancement; political expansion corresponded with spiritual development.<sup>40</sup>

We feel elated whenever we narrate with nostalgia the glorious days of the Muslim *Ummah*, when man was led on the basis of a holistic worldview of Islam that strongly believes in the overall sovereignty of Allah over all that exists or happens in this existence. This is what happened in the past. Is there any of it repeating itself? Precisely, this is what the write up is suggesting in matters of recession and all else.

It is pertinent to remind the audience of the verses quoted in the beginning of this paper. They do point to the manner in which we should look at recession and any other human calamity, as a trial and a warning from the Indomitable Lord of the universe. It comes, according to the first verse, as instruction from the Controller of life, to man so that he takes heed and conforms to the commandments of Allah, so that the abundance, peace and security they enjoy will continue. And that things happening in this world should never be divorced from the sublime facts of the unadulterated revelation of Allah (the Glorious Qur'ān). Muslims and especially, the members of NATAIS, should take this very seriously in their narratives.

In the second set of verses, Allah mentions His *Sunnah* or way of doing things, or the Immutable laws He has placed in the world. It is that: whenever He sends His guidance to a community He tests them with poverty and calamities, so that they turn to Him, recognize Him and His Message and Messenger, as well as live in the light of that guidance. If they will do that, more blessings and abundance will come to them. However, if they rejected Allah and failed to recognize Him and the test He has put them to, He will change that poverty and hardship with abundance that will make them to further disregard Allah and His Message, then all of a sudden Allah will seize them with total annihilation.

From the foregoing, it is hoped that upholding the principles of Islam in understanding our situation and analyzing the ways out of our predicaments, can best offer a solution and a hope for the contemporary man, in addressing the current global recessions. The following principles of Islam are worthy of note in attempting to look holistically at the problems of recession in Nigeria and beyond:

**Islamic Economic System:** Islamic economic system propagates what is good and discourages evil. Production is seen as a natural process that takes care of itself, as long as the need exists. Islam encourages mankind to seek and develop natural resources to produce goods and services for all creations. Allah says:

It is He who has subjugated the sea, so that you may eat fresh meat from it, and may take out from it ornaments you wear, and you see boats cleaving through it, and so that you may seek His bounty and that you may be grateful.<sup>41</sup>

Another unique feature of the Islamic system relates to the concept of wealth, its ownership and distribution. Wealth in Islam is not an end in itself, but a means to higher values. It should be earned, invested and spent in such a way as to benefit the individual, his family, and the society at large. Its benefits are enjoyed in this life, as well as in the hereafter. Islam recognizes man's hunger for resources and his interest in accumulating them. The Prophet (peace be upon him) has said: "If the son of Adam is to be given a valley of gold, he will love to have a second and a third, nothing fills his stomach but sand."

Islam recognizes the profit motive but adds spirituality to it. Therefore, in addition to self-interest, altruism and philanthropy are important drivers of economic activity in the Islamic worldview. Moreover, there is another important principle that guides economic activities in Islam that all resources belong to Allah the Creator.<sup>42</sup> He is the supreme owner of all wealth, while human beings own resources only as trustees.

**Justice and Fairness:** Islam provides a comprehensive basis for the distribution of wealth to ensure its circulation and avoid its extreme accumulation in the hands of few individuals. It does not support the communist notion of equal distribution of wealth among individuals in the society, because it is unnatural; rather it guarantees a process of distribution where all participants in the market are rewarded for being exposed to risk and liability. In addition, Islam compulsorily retains a share of saved wealth through the collection of the *Zakāh* and its disbursement to the needy; which further circulates wealth in the society. *Zakāh* serves as a tool for poverty alleviation as well as a motivation to invest savings for the development of the economy. In addition, Muslims are encouraged to give voluntary charity, *sadaqah* and make charitable endowments (*waqf*).<sup>43</sup> The Islamic economic system is recession proof and resilient, because it aims at circulating wealth not its concentration in the hands of a few, and it respects and conforms to Allah's Laws.

#### **Abstention from Prohibited Economic Practices**

Islam is extremely strict in its prohibition of interest (*Riba*). *Riba* is an unfair, unearned, and undeserved increase in income. *Riba*, which is the pivot of capitalist economic system is at the heart of most of the ills of the modern economic system. Allah says in the Qur'an: "And whatever *Riba* you give so that it may increase in the wealth of the people, it does not increase with Allah."<sup>44</sup> Allah says elsewhere:

O you, who believe, do not consume your property among yourselves wrongfully, but let there be trade by mutual consent...<sup>45</sup> Allah has allowed (profit from) trade and prohibited *Riba*. So, whoever receives an advice from his Lord and stops (from taking *Riba*), he is allowed what has passed, and his matter is up to Allah. And the ones who revert back, those are the people of Fire.<sup>46</sup>

It is believed that by complying with *Sharī'ah* in the economic activities, wealth circulates freely and the financial system is linked to the real economy. Growth and development then ensue; and poverty and inequality will be overcome.

### **Islam and Morality**

To ensure sustainable development and prosperity in the society, Islam encourages people to have good moral standard in all their dealings. Accountability, transparency, truthfulness and trustworthiness are other important pillars under the Islamic moral system that can address the problem of recession.

Abu Ubaid provided a picture of this type of society in his famous book *Al-Amwal* as cited in Yusuf and Razimi. He recounted that during the reign of Umar (R.A.), Mu'adhbn Jabal, one of the companions of the Prophet (peace be upon him) and the Governor of Yemen reported that he collected the *Zakāh* in Yemen and distributed what he could to the eligible people in Yemen and there was a surplus 1/3 of the proceeds. So he sent it to Caliph Umar (R.A.) in the capital city of Madinah, to utilize it for the good of the *Ummah*. However, Umar wrote to him questioning that action, adding that - it is not our Islamic practice to collect the *Zakāh* from one part of the Muslim empire and send it to the center. You should distribute it where it was collected. Mu'adh replied – By Allah, O Leader of the Faithful, I have not sent you anything which I could find someone to give here.” In the second year, Mu'adh collected the *Zakah*, distributed it and sent two-thirds to Umar (RA) as surplus. The Caliph sent him the same strong message, but he said he had checked everywhere in Yemen and could not find anyone to give *Zakāh*. In the third year, Mu'adh collected the *Zakāh* but he could not distribute any of the proceeds in Yemen; so he sent everything to Umar (RA) stating the problem. The province of Yemen has reached the level of growth and development or even ‘economic saturation’ that had completely eradicated poverty and want.<sup>47</sup>This is the end result when the economy is built on *Imān*, justice, equity and the fear of Allah. Similar case also happened during the reign of Caliph Umar b. Abdul-Azīz.

### **The Role of Islamic Studies and NATAIS**

Islamic Studies, as a discipline under NATAIS, as our professional body, could help provide the best solutions to the numerous problems of recession in Nigeria. This is because it has a mechanism that can address all global problems including, global recessions, insecurity, drug abuse, kidnappings, corruption, etc. With guaranteed success in both the worlds. This feat was achieved in Malaysia with the establishment of the International Institute of Advanced Islamic Studies, which I was able to visit on the way back in 2009. Below is what they say about themselves:

The International Institute of Advanced Islamic Studies (IAIS) Malaysia was established in September 2007 in Kuala Lumpur as an independent non-profit research think-tank, with an initial grant from the government of Malaysia. On 9 October 2008, IAIS was formally launched by the then Prime Minister of Malaysia and its Founding Patron Tun Abdullah Haji Ahmad Badawi.

The Institute is dedicated to the rigorous pursuit of objective academic and policy research on Islam and contemporary challenges of concern to Malaysia, the global *Ummah* and Islam's engagement with other civilizations. Our quest for renewal highlights the essential values and principles which resonate with the timeless significance of Islamic teachings.

The Institute has advanced researches in many relevant areas, and has published works on environment, nation building, Islamic finance (*Sukuk*), science and spirituality, empowerment, etc.

The present conference organized by the Nigeria Association of Teachers of Arabic and Islamic Studies (NATAIS) which aims at providing and suggesting ways of addressing the problem of global recession, with particular reference to Nigeria from the perspective of Islam, is a step in the positive direction. To achieve this, NATAIS can play two major roles:

- Collate all suggestions and recommendations by the contributors and suggest the same to the Government at various levels with a view to implementing them according to their circumstances.
- Teachers of Arabic and Islamic Studies should provide Islamic solutions and offer moral training to individuals and organizations in all their socio-economic and political activities. This is because; moral decadence is a contributing factor to various types of recession as enunciated in this paper.

### **Conclusion**

Man is created for a purpose. Thus, he was given full guidance on how to conduct his affairs. He is duty bound to acquire the knowledge of this guidance in order to equip himself with the provisions of the law of his Creator. This enables him to implement them in the conduct of his affairs. Upholding the guidance of the Creator leads to fruitful life and success in all spheres, while abandoning it, leads to failure and misery in life. This paper believed that man can address his entire problems including the various types of recessions by being conscious of the Sublime Truths in the Qur'ān and acting according to the Will and commandment of his Creator. The paper has therefore, suggested and analysed some important principles of Islam such as subservience to Allah and affirming His sovereignty, recognition of His revelation, accountability, and transparency, among others as important tools of addressing the problem. No doubt, Islam provides the best socio-economic and political system, which has been tested and trusted over the centuries in the different parts of the world. Thus, the Nigerian society could rid itself of all types of recessions, in as much as the citizens keep themselves abreast with the developments in all sectors, and the same hold onto the guidance of their Creator- Allah the Almighty.

## Notes and References

---

- 1 Qur'ān 16:112
- 2 Qur'ān 6: 42-45 see also 7: 94-95.
- 3 Qur'ān 94:4-5, see also 65: 7.
- 4 A. Higab, *Islam: The Divine Message*, Lagos: Islamic Publication Bureau, 1. 1983.64. Print.
- 5 See for instance Qur'ān 31:22 and 22:34
- 6 T.M. Fapohunda, "The Global Economic Recession: Impact and Strategies for Human Resources Management in Nigeria", *International Journal of Economics and Management Sciences*, 1. 6. 2012. 2. [www.managementjournals.org](http://www.managementjournals.org)
- 7 <http://www.businessdictionary.com>, Web. 20 October, 2017
- 8 F.A Oladafe, *Perspective on the Nigerian Economic Recession*, Ibadan: Centre for Allied Research and Economic Development, nd.4
- 9 Qur'ān 42:12, 39:62
- 10 Relationships, Recessions and Recovery: [www.relate.org.uk](http://www.relate.org.uk). Web. 8 November, 2017.
- 11 [www.prospect.org/social-recession](http://www.prospect.org/social-recession) Web. 4 December, 2017.
- 12 J. Rutherford and H. Shah, *The Good Society*, Compass, 2006.18
- 13 Qur'ān 17:16
- 14 J. Rutherford and H. Shah, 2006.16
- 15 Qur'ān 13:31
- 16 Ogbonna, B. C., 'Structural Adjustment Program in Nigeria: An Empirical Assessment' in [www.academia.edu/3627738](http://www.academia.edu/3627738). Web. 19 December, 2017.
- 17 E. J. Noko, "Economic Recession in Nigeria: Causes and Solution", 2016, [www.educationinfo.com](http://www.educationinfo.com), Web. 15 November, 2017
- 18 Noko...see above.
- 19 E. M. Agari, D. Mailafiya and R. I. Umejiaku, "Impact of Economic Recession on Macroeconomic Stability and Sustainable Development in Nigeria" *Science Journal of Economics*, International Open Access Publisher, 2016. 2
- 20 Noko, "Economic Recession in Nigeria: Causes and Solution", .
- 21 The Review of Religions: [www.reviewofreligions.org/173/the-need-for-religion-and-its-importance/](http://www.reviewofreligions.org/173/the-need-for-religion-and-its-importance/) Web. 8 November, 2017.
- 22 Qur'ān 16: 97 and 20: 124 - 126
- 23 Qur'ān 27:88
- 24 Qur'ān 34:43 see also 17:77
- 25 S. A. Nadwi, *Islam and the World: The Rise and Decline of Muslims and its Effect on Mankind*, M. A. Kidwai (Trans), U. K. Academy, 1426AH/200.99
- 26 Qur'ān 2:193

- 
- 27 Nadwi, *Islam and the World: The Rise and Decline of Muslims and its Effect on Mankind* , ...15
- 28 Nadwi, 101
- 29 Qur'ān 6:122
- 30 A. Amoeba, "Religion and its Role in Human Life", 2009. [www.cssforum.com.pk](http://www.cssforum.com.pk), Web 7 November, 2017
- 31 Qur'ān 10:62
- 32 Qur'ān 74:38
- 33 Amoeba, "Religion and its Role in Human Life"
- 34 Qur'ān 3:110
- 35 Qur'ān 6:125
- 36 Qur'ān 76:29
- 37 Qur'ān 57:28
- 38 Qur'ān 2:2
- 39 Nadwi, *Islam and the World: The Rise and Decline of Muslims and its Effect on Mankind...*, 192
- 40 Nadwi, 192-193
- 41 Qur'ān 16:14
- 42 See Qur'ān
- 43 A. D Yusuf and M. S. A. Razimi, "Nigerian Economic Recession: An Islamic Perspective", *International journal of Islamic Banking and Finance Research*, 1.1 Centre for Research on Islamic Banking and Finance, 2017.5
- 44 Qur'ān 30:39
- 45 Qur'ān 29:4
- 46 Qur'ān 2:275-276
- 47 Yusuf and Razimi, "Nigerian Economic Recession: An Islamic Perspective" 7

# Economic Recession in Nigeria: Causes, Consequences and the Islamic Antidote

**A.G.A.S. Oladosu**

agasdosu@unilorin.edu.ng 08033768610

Department of Arts Education,  
University of Ilorin, Ilorin, Nigeria

## Introduction

Nigeria is a country of well over 186 million people<sup>1</sup> and more than 400 indigenous languages.<sup>2</sup> There are various ethnic groups with diverse history, different cultural heritages, distinct religious values and distinctive orientations and world views. The country is endowed with tremendous human and natural resources, including fertile land, valuable agricultural products and rich mineral deposits. Oil and gas are some of the major sources of the country's revenue.<sup>3</sup> Incidentally, the country's phenomenal wealth and natural fortune tend to be a misfortune since 69% of the people live below the poverty line.<sup>4</sup> This hopeless situation, where the unfulfilled majority only hears of millions and billions of naira exchanging hands among the unperturbed minority, partly accounts for why some individuals tamper with the nation's resources with impunity, and thereby contributes to its persisting economic recession.

Recession itself is not strange to Islam, nor is it an unusual phenomenon across the globe. More than 1,400 years ago, the Glorious Qur'an outlined five recession types through which mankind shall be tested from time to time:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِيرِ  
الصَّابِرِينَ

الَّذِينَ إِذَا أَصَابَهُمْ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاغِبُونَ وَأُولَئِكَ عَلَيْهِمْ صَلَوَاتٌ مِّن رَّبِّهِمْ  
وَرَحْمَةٌ وَأُولَئِكَ هُمُ الْمُهْتَدُونَ

Surely, we shall continue to test you with:

- i. Something of Fear : Security Recession
- ii. Something of Hunger/Starvation: Food Scarcity: Food Recession.
- iii. Reduction in Cash Flow; Loss of Wealth and Goods: Economic Recession.
- iv. Reduction in Lives : Life-Span Recession, and
- v. Reduction in Fruits/Farm Produce: Agricultural Recession. But, give glad tidings to those who patiently persevere. Those who say, when afflicted:



We belong to Allah, and it is to Him, that we shall return. They are those upon whom blessings and mercy shall descend from their Lord, and they are, indeed, the rightly guided (Q.2: 155).<sup>5</sup>

Unfortunately, Nigeria is currently experiencing all the five recession types, which call for fervent prayers, repentance and God-consciousness, on the part of the citizenry, at all times.

### **Meaning of Economic Recession**

Literally, economic recession means “a difficult time when there is less trade and less business activities in a country than usual.”<sup>6</sup> It is “a period when the economy of a given country, declines significantly for at least six months,”<sup>7</sup> and it is manifested by a sharp drop in five economic indicators:

- i. Gross Domestic Product (GDP)
- ii. Income
- iii. Employment
- iv. Manufacturing
- v. Retail sales<sup>8</sup>

But the sharp drop in the economy of a country is usually caused by certain factors considered in the next section.

### **Causes of Economic Recession in Nigeria**

With particular reference to Nigeria, its economic recession may be traced, partly to the following factors:

- (1) That over the years, none of the previous Nigerian governments have hardly saved for the future, otherwise, the country would have had enough reserve to fall back on, during this period of economic hardship. For example, neither the immediate past government under the leadership of Dr. Goodluck Ebele Jonathan (2010-2015), nor its predecessor, led by President Olusegun Obasanjo (1999-2007), deemed it fit to make hay for the rainy day. Rather, the two administrations were marked by embezzlement and misappropriation of funds, among other reckless and dubious economic transactions. This was contrary to the approach of the Saudi- Arabian Government, which is also a member of the Organization of Petroleum Exporting Countries (OPEC), and which is however reputed for its prudent management for its economy, such that it does not have to go through the kind of economic strangulation which Nigeria is currently going through.
- (2) Moreover, pipeline vandalism has impacted negatively, on the country’s oil production, and by extension, on the country’s economy. It is on record that the activities of pipeline vandalisers, have actually reduced Nigeria’s oil production from 2 million to less than 800,000 barrels per day.
- (3) Another factor is the country’s over-dependence on oil, as well as

- (4) Its over-reliance on importation of almost everything including foods which have not helped the situation in any way.<sup>9</sup>

But all these are theoretical explanations. In practical terms, one of the major factors responsible for the current economic recession is CORRUPTION. In this regard, some of the corrupt practices, which account substantially, for the on-going economic crises could be summarised as follows:

1. Diversion of funds.
2. Looting of government treasury.
3. Use of government money to purchase personal assets within and outside the country.
4. Fraudulent business transactions.
5. Acquisition of estates abroad.
6. Money laundering.
7. Dubious oil deals.
8. Tampering with government accounts.
9. Illegal money transfer.
10. Use of government money to fund political campaigns.
11. Issuance of conflicting verdicts by judges.
12. Tax evasion.
13. Bribery.
14. Acquisition of illegal wealth.
15. Embezzlement.
16. Misappropriation.
17. Forgery.
18. Cheating.
19. Stealing.
20. Lying, etc.<sup>10</sup>

But what are the reasons behind the above vices? The answer to this question is considered in the next sub-section.

### **Factors Responsible for Corruption-related Challenges Associated with the Current Economic Recession**

A thorough investigation into the reasons why people incline to corruption include, among other factors:

- i. Materialism
- ii. Greed
- iii. Preoccupation with this life at the expense of the hereafter

- iv. Shortsightedness
- v. Faithlessness
- vi. Impiety
- vii. Lack of contentment
- viii. Impatience
- ix. Callousness
- x. Selfishness
- xi. Act of Betrayal
- xii. Deceit
- xiii. Act of injustice
- xiv. Poverty
- xv. Hero-worshipping
- xvi. Blind loyalty to tribe, race or a particular individual
- xvii. Misconceptions
- xviii. Wrong philosophy of life
- xix. Granting of absolute powers to certain executive officers allowing them to tamper with money without proper checks and balances
- xx. Lack of proper accountability system
- xxi. Lack of proper probity system
- xxii. Lack of proper monitoring system, and
- xxiii. Lack of proper rewarding system.<sup>11</sup>

It is relevant to note that economic recession has a far-reaching consequences, which is the subject of the section that follows.

### **Consequences of Economic Recession**

The consequences of economic recession could be summarised as indicated below:

- i. Increase in the prices of essential commodities.
- ii. Laying off company staff, as well as workers in general.
- iii. Offer of voluntary retirement schemes by employers to reduce the number of workers and to cut expenses.
- iv. A sharp drop in prices of properties with nobody to buy them because the money is just not there.
- v. Use of savings for day-to-day expenses, rather than for their original purposes.
- vi. Fall in Government revenue to the extent that, bailout becomes the only means for the payment of staff salaries<sup>12</sup>.

It is apt and relevant at this juncture, to invoke the Islamic antidote.

### **The Islamic Antidote**

The Islamic antidote is designed to counter all the corruption-related challenges that are responsible for the current economic recession. The antidote is predicated on relevant Qur'anic and Prophetic teachings as contained in the following citations. The various teachings constitute the recommendations of this paper:

- i. Mutual rivalry for piling up (the good things of this world) diverts you (from the more serious things) <sup>13</sup> i.e. we should not allow accumulation of wealth to distract us from matters of the hereafter.
- ii. And ye love wealth with inordinate love! <sup>14</sup> i.e. we are warned against inordinate love for money.
- iii. Nay (behold), ye prefer the life of this world <sup>15</sup>i.e. whereas, preference should rather be given to the hereafter.
- iv. If this life were up to the wing of a mosquito, ALLAH would not have given a KAFIR water to drink <sup>16</sup>
- v. Whoever is pre-occupied by this life alone, ALLAH shall cause his affairs to fall apart, and facilitate his means of poverty. At the end, he would not achieve more than what ALLAH had destined for him/her.
- vi. “And whoever is pre-occupied by the hereafter, ALLAH shall harmonise his affairs and grant him contentment. And at the end, the whole world shall bow before him”<sup>17</sup>
- vii. “Had the town dwellers believed and feared ALLAH, We should indeed have opened out to them (all kinds of) blessings from heaven and earth; but they rejected (the truth), and We brought them to book for their misdeeds.”<sup>18</sup>
- viii. “And for those who fear ALLAH, He (ever) prepares a way out.”<sup>19</sup>
- ix. Contentment is a treasure that never dwindles.<sup>20</sup>
- x. It's only through PATIENCE that you can achieve your heart desires; And through PIETY, you can cause IRON to melt.<sup>21</sup>
- xi. The best of mankind is he, who assists others to meet their needs.<sup>22</sup>
- xii. Whoever cheats us is not part of us.<sup>23</sup>
- xiii. Injustice shall constitute layers of darkness on the Day of Judgment.
- xiv. Three acts shall continue to work against whoever is involved in them: betrayal, deceit and injustice.

In addition to the above warnings and teachings, all our agencies of education and socialization should be engaged in a nation-wide campaign, against corruption-related vices which have aggravated the level of Nigeria's economic recession. These agencies include the home, the school, the media, the society and the government<sup>24</sup>.

## Conclusion

The foregoing has shown that the human and material resources at the disposal of this country, do not justify the horrible level of its poverty and the current economic recession. We are convinced that though there are normal economic explanations for any recessional phenomenon, the Nigerian recession has been brought about mostly, by corruption-related vices, perpetuated, disgustingly, by highly placed Nigerians. The only way out of this infectious disease therefore, is to take stock of our conscience, sincerely repent, change our extravagant way of life and abide by the injunctions of Allah, as contained in the Glorious Qur'ān and the *Sunnah* of Prophet Muhammad. Only by so doing, can there be a permanent solution to the country's economic recession.

لَهُ مُعَقَّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

Verily, Allah shall not change the condition of a nation until it (the nation) has a change of heart.<sup>25</sup>

## Notes and References

1. Nigeria Population– *World Population Review*, 2016.<http://worldpopulationreview.com/countries/nigeria-population/>. Web. 16June, 2016.
2. D. Jowith, *Nigerian English Usage*. Nigeria: Longman. 1991. 9. Print
3. C.O. Taiwo, *The Nigerian Education System: Past, Present, and Future*. Lagos: Nelson Pitman Ltd. 1986. Print
4. National Bureau of Statistics, 2014.
5. Qur'ān 2:155-157
6. Longman Dictionary of Contemporary English for Advanced Learners, fifth edition, Edinburgh: Pearson Education Ltd. 2009. 1452.
7. K. Amadeo, What is a Recession? Examples, Impact, Benefits, 2016. <https://www.thebalance.com/what-is-a-recession-3306019> Web. 16June, 2016.
8. Amadeo, What is Recession?...
9. D.Oladele, <https://www.naij.com/968918-4-big-mistakes-that-led-to-nigerias-economic-recession>. 2016. Web. 10 June, 2017.
10. A. G. A. S. Oladosu, "Corruption Pandemic in Nigeria: The Arabic and Islamic Education Perspective." A lead paper presentation (Arabic),

delivered at the 34<sup>th</sup> Annual National Conference of NATAIS, held at the College of Education, Minna, from the 11<sup>th</sup> to 15<sup>th</sup> of December, 2016

11. A. G. A. S. Oladosu, “Curbing Corrupt Practices through Religion: The Islamic Approach.” In Abdus-Sami<sup>c</sup>- Arikewuyo & Isa Ahmed Eds. *Curbing Corrupt Practices through Religion*. Ilorin: Kwara State College of Arabic and Islamic Studies, 2004. 54-71. Print
12. A. G. A. S. Oladosu, “Economic Recession in Nigeria: Causes Consequences and the Islamic Antidote.” A Ramadan Lecture, presented on the 18<sup>th</sup> of June, 2017, at AL- FATHUL QAREEB MUSLIM ORGANISATION OF NIGERIA, at Km 19, Abeokuta Express Way, Ajayi Farm, Ikeja, Lagos State.
13. Qur’ān 102:1
14. Qur’ān 89:20
15. Qur’ān 87:16
16. Riyādu As-Sālihīn, (A Collection of Hadith compiled by Imam Nawawiy, 1992), Hadith 481, Reported by At-Tirmidhiy, on the Authority of Sahlbn Sa<sup>c</sup>d As-Sa<sup>c</sup>idiy (RA).
17. Hadith 292, Reported by At-Tirmidhiy, on the Authority of Anasbn Malik (RA). Retrieved from <https://islamqa.info/ar/answer/286430>.
18. Qur’ān 7:96
19. Qur’ān 65:2
20. S. M. I. As-Sanad Batiy, “Hayatul Islam fi sifatil-Lahwasifatirasulihialayhi as-Salam” Shebiotimo Publisher, Ilorin, p. 29. Print.
21. Kitāb Dīwan Husain Ad-Dujāniy, [www.poetsgate.com/Viewpoem.aspx?id=146641](http://www.poetsgate.com/Viewpoem.aspx?id=146641)
22. Kitāb Dīwan Imam Shafi<sup>c</sup>, [www.diwanalarab.com/spip.php?article17282](http://www.diwanalarab.com/spip.php?article17282)
23. Riyādu As-Sālihīn, (A Collection of Hadith compiled by Imam Nawawiy, 1992), Hadith 1587, Reported by Muslim, on the Authority of Abu Hurayrah(RA).
24. For the details of the responsibilities of the various agencies of education see Oladosu, A. G. A. S. “Corruption Pandemic in Nigeria: The Arabic and Islamic Education Perspective”. A lead paper presentation (Arabic), delivered at the 34<sup>th</sup> Annual National Conference of NATAIS, held at the College of Education, Minna, from the 11<sup>th</sup> to 15<sup>th</sup> of December, 2016
25. Qur’ān 13:11

# Addressing Economic Recession From Islamic Perspectives

**Abubakar Zaki**

Department of Educational Foundations  
A Adamu Augie College of Education, Argungu, Kebbi State.  
[zakiabubakar3@gmail.com](mailto:zakiabubakar3@gmail.com) 08188412203

And

**Mubarak Muhammad Zaki**

Government Secondary School Gwabare, Kebbi State.  
[zakimubarak141@gmail.com](mailto:zakimubarak141@gmail.com) 08138417508

## **Introduction**

Economic set back and insecurity are two major problems facing the world today. These problems cut across many countries of the world, not only the third world or the under-developed, but also the developing and even the developed ones like the United States of America (U.S.), Britain, Germany, China and the rest. The problems of economic set back and insecurity are interrelated in one way or another. This is because, where there is no security, no doubt economic activities will draw back. For instance, in Nigeria, the insurgency of Boko Haram in the North- East and the Niger Delta militants in the south are contributing a lot to the economic set back of the regions and the country at large. While the insecurity in the North-East disrupts farming and other commercial activities, the Niger-Delta militants disallow proper mining of oil resources in the area. These add more weight to the economic recession in Nigeria in addition to the fall of the oil market and other factors.

## **The Concept of Economic Recession**

An Economic Recession is defined as a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in real Gross Domestic Products (GDP), real income, employment, industrial production, and wholesale-retail sales. GDP is the market value of all goods and services produced within a country in a given period of time.<sup>1</sup> Generally in economics, a recession is a negative economic growth for two consecutive quarters. It is also a business cycle contraction which results in a general slowdown in economic activity.<sup>2</sup> In other words, it is a period of general economic decline and it is typically accompanied by a drop in the stock market; an increase in unemployment; and, a decline in housing market.<sup>3</sup>

Recessions generally occur when there is a widespread drop in spending (an adverse demand shock).<sup>4</sup> This may be triggered by various events, such as a financial crisis, an external trade shock, an adverse supply shock or the bursting of an economic

bubble. Governments usually respond to recessions by adopting expansionary macroeconomic policies, such as increasing money supply, increasing government spending and decreasing taxation.<sup>5</sup>

### **Types or Shapes of Recession**

The types and shapes of recession are distinctive. They include:

- (i) The V-shaped-This is a short-and-sharp contraction of the economy followed by its rapid and sustained recovery.
- (ii) The U-shaped- This is a prolonged slump of the economy.
- (iii) The W-shaped-This is also called the double-dip recession.<sup>6</sup>
- (iv) Balance sheet recession-This is when large numbers of consumers or corporations pay down debt (i.e., save) rather than spend or invest, which slows the economy. The term “balance sheet “derives from an accounting identity that holds that assets must always equal the sum of liabilities plus equity. If asset prices fall below the value of the debt incurred to purchase them, then the equity must be negative, meaning the consumer or corporation is insolvent.<sup>7</sup>

### **Causes of Economic Recession in Western Perspectives**

A recession has many attributes that can occur simultaneously and includes declines in component measures of economic activity (GDP) such as consumption, investment, government spending, and net export activity. These summary measures reflect underlying drivers such as employment levels and skills, household savings rates, corporate investment decisions, interest rates, demographics, and government policies.<sup>8</sup>

According to Richard (2009) under ideal conditions, a country's economy should have the household sector as net savers and the corporate sector as net borrowers, with the government budget nearly balanced and net exports near zero. When these relationships become imbalanced, recession can develop within the country or create pressure for recession in another country. Policy responses are often designed to drive the economy back towards this ideal state of balance.<sup>9</sup>

Specifically, there are other causes of economic recession such as:

- (i) High levels of indebtedness or the bursting of a real estate or financial asset price bubble: This factor can cause what is called a "balance sheet recession." This is when large number of consumers or corporations pay down debt (i.e., save) rather than spend or invest, which slows the economy.
- (ii) Psychological aspects: This is yet another cause of economic recession in western perspectives. Recessions have psychological and confidence aspects. For example, if companies expect economic activity to slow, they may reduce employment levels and save money rather than invest. Such expectations can



create a self-reinforcing downward cycle, bringing about or worsening a recession.<sup>10</sup>

- (iii) **Liquidity trap:** A liquidity trap is a Keynesian theory that explains the cause of economic recession. According to this theory, a situation can develop in which interest rates reach near zero (zero interest-rate policy) yet do not effectively stimulate the economy. In theory, near-zero interest rates should encourage firms and consumers to borrow and spend. However, if too many individuals or corporations focus on saving or paying down debt rather than spending, lower interest rates have less effect on investment and consumption behavior and as a result this, the lower interest rates are like pushing on a string.<sup>11</sup>
- (iv) **Paradoxes of thrift and deleveraging:** This is another causative factor to economic recession in western perspectives. Behavior that may be optimal for an individual (e.g., saving more during adverse economic conditions) can be detrimental if too many individuals pursue the same behavior, as ultimately one person's consumption is another person's income. Too many consumers attempting to save (or pay down debt) simultaneously are called the paradox of thrift and can cause or deepen a recession.<sup>12</sup>
- (v) **Insecurity:** Another important causative factor to economic recession especially in Nigeria is lack of security. Where there is no security, no doubt economic activities will draw back. In Nigeria, the insurgency of 'Boko Haram' in the North- East and the Niger Delta militants in the south are contributing a lot to the economic set back of the regions and the country at large. While the insecurity in the North-East disrupts farming and other commercial activities, the Niger-Delta militants disallow proper mining of oil resources in the area. These add more weight to the economic recession in Nigeria in addition to the fall of the oil market and other factors.

### **Causes of Economic Recession in Islamic Perspectives**

In Islam, a number of factors could be responsible for economic set back of a nation or people. Such factors may include: Lack of Allah's consciousness (piety) and disobedience to His regulations, ungratefulness to Allah, interest (Riba), lavish spending, unjust measures and refusal of Zakat.

**Lack of Allah's Piety and Disobedience to His Regulations:** Allah created man and asked him to obey and worship Him alone. To make the worship hitch free, Allah in His infinite favour gave man all what he needs. This favour of Allah to His creatures will only change when man becomes ungrateful, disobedient and rejects Allah's guidance. Allah says: "Verily, never will God change the condition of a people until they change it themselves (with their own souls)..." (Qur'an 13:11). In another verse, Allah says: "But whosoever turns away from My message, verily for him is a life narrowed down..." (Qur'an 20:124). The Glorious Qur'an also states:

If the people of the towns had but believed and feared God, We should  
Indeed have opened out to them (all kinds of) blessings from heaven

and earth; But they rejected (the truth), and We brought them to look for their misdeeds (Qur'an 7:96).

These verses were the address of Prophet Nuh (A.S) to his people who had been suffering from drought or famine as a result of their misdeeds. He admonished them that if they obey Allah and repent, Allah will bless them with rain and crops, wealth and manpower, flourishing gardens and perennial streams, all of which are indications of prosperity and sustainable economy.<sup>13</sup>

**Ungratefulness to Allah:** This is yet another cause of economic set back. Allah created man and showered countless number of bounties and favours on him. Allah says:

It is God who has created the heavens and the earth and sends down rain from the skies, and with it brings out fruits wherewith to feed you; It is He who has made the ships subject to you, that they may sail through the sea by His command; and the rivers (also) has He made subject to you. And He has made subject to you the sun and the moon, both diligently pursuing their courses; and the night and the day has He (also) made subject to you. And He gives you all that you ask for. But if you count he favours of God never will you be able to number them. Verily, man is given up to injustice and ingratitude. (Qur'an 14: 32-34).

All these bounties and favours are provided so that man can take advantage of them for the betterment of his life. In turn, man is expected to be grateful and appreciate what Allah has done to him. If this is done, Allah promised to add more and more to him. However, if man turns the other way round and becomes ungrateful, Allah's wrath and hardship will be the consequence. Qur'an says:

“And remember, your Lord caused to be declared (publicly): “If you are grateful, I will add more (favours) unto you; but if you show ingratitude, truly My punishment is terrible indeed” (Qur'an 14:7).

Nigeria is blessed with a lot of Allah's bounties. However, most citizens of the country seemed to be ungrateful through their actions, utterances and disobedience to Allah. This may be the cause of the present economic setback in the country and other parts of the world. Countries that are grateful to Allah are still better of economically. Almighty Allah says:

Now, God puts forth this parable of a town: it was secure and peaceable. Its provision would come to it in plenty from every locale. Then it believed God's own blessings upon it by worshiping false gods. Thus, God gave it a touch of the garments of hunger and fear, for what they had wrought.(Qur'an 16:112)

**Interestor Usury (Riba):** Usury refers to undue profit made not in the way of legitimate trade, out of loans of gold and silver and necessary articles of trade.<sup>14</sup> Islam prohibits usury and interest due to their inherent evils. Qur'an states: “Eat not up your

property among yourselves through unfair means but let there be among you a trade by mutual goodwill and agreement” (Qur’an 4:29). The negative effect of usury cannot be overemphasized. The absence of interest in the Islamic economic system neither gave rise to high level of inflation nor did the prices spiral up beyond control. At least, the history has no evidence of such. Other things being equal, the role of interest in any economy cannot be described as anything other than inflationary.

Allah, the Almighty delivered to mankind a powerful warning 1400 years ago regarding the consequence of interest based economy. Allah says:

Those who devour interest stand like one whom Satan has smitten with insanity. That is so because they keep saying: The business of buying and selling is also like lending money on interest: whereas Allah has made buying and selling lawful and has made the taking of interest unlawful. Remember, therefore, that he who desists because of the admonition that has come to him from the Lord, may retain what he has retained in the past; and his affair is committed to Allah. But those who revert to the practice, they are the inmates of the fire, therein shall they abide. Allah will wipe out interest and foster charity. And Allah loves not confirmed disbelievers and arch-sinners. Surely, those who believe and act righteously and observe prayer and pay Zakat, shall have their reward with their Lord. No fear shall come on them nor shall they grieve. O ye who believe! Fear Allah and relinquish what remains of interest, if you are believers. But if you do not do it, then, beware of war from Allah and His messenger; and if you repent, then you shall have your original sums; thus you shall not wrong, nor shall you be wronged. And if any debtor be in straitened circumstances, then, grant him respite till a time of ease. And that you remit charity shall be better for you, if only you knew” (Qur’an 2: 276-281)

Obviously, the words “but if you do not do it, then beware of war from Allah and His messenger” define the cause of our economic crisis. What we are going through is definitely Allah’s wrath for we have forsaken His teachings and our hearts are averse to the Divine guidance. It is quite fascinating to discern the effects of interest and usury on our economy.

**Lavish Spending:** Countries have not devised any method to check the spending habit of their citizens. In fact, the focus of most governments is on how a member of a society earns his livelihood, then, taxation is imposed on the income of the individual. Having done that, most countries interfere not in the financial affairs of the individuals.

Islam as a religion which touches every sphere of human endeavour regulates the spending habit of a Muslim. The Glorious Qur’an declares:

Give thou to the kinsman his due, and to the poor, and the wayfarer, and squander not thy wealth extravagantly. Verily, the extravagant are

brothers of Satan, and Satan is ungrateful to his lord” (Qur’an 17:27-28).

Despite the current economic condition of the country, club houses, night clubs and bars are still populated by Nigerians. Thousands of naira is spent daily on alcohol and fornication. Nigerians spend too much on ceremonies like those of marriage and naming, parties and other cultural practices. I once attended a wedding ceremony and I heard the bride’s father telling his friend that he paid 2.5 million naira to secure the event hall! Allah defines his true servant as those who are neither niggardly nor spend extravagantly. “Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)” (Qur’an 25:68). So, any nation that desires a sustainable economy must instill in her citizens the spirit of a simple life style.

**Unjust Measures:** In buying and selling that involves measure and weight, Islam enjoins mankind to measure and weigh justly. Qur’an states: “Give full measure when you measure, and weigh with a balance that is straight: That is the most advantageous in the final determination (Qur’an 17:35). Allah gave instance with the people of Prophet Shu’aib (A.S.), the people of Madyan who were commercial people that took to fraud, injustice and wrongful mischief. Allah states:

The Companions of the Wood rejected the apostle. Behold, Shu’aib said to them: “Will you not fear (God)? I am to you an apostle worthy of all trust. So fear God and obey me. No reward do I ask of you for it: my reward is only from the Lord of the Worlds. Give just measure and cause no loss (to others by fraud). And weigh with scales true and upright. And withhold not things justly due to Men, nor do evil in the land, working mischief. And fear Him who created you and (who created) the generations before (you)... but they rejected him, then the punishment of a day of over-shadowing gloom seized them, and that was the penalty of a Great day. (Qur’an 26:176-183 and 189).

So when the people of prophet Shu’aib (A.S.) refused to stop unjust measure, the punishment of Allah seized them. Allah also cursed any people that act in the way the people of Shu’aib (A.S.) acted. The Glorious Qur’an states:

Woe to those that deal in fraud. Those who when they have to receive by measure from men, exact full measure, But when they have to give by measure or weight to men give less than due (Qur’an 83:1-3).

Therefore, any people that act in this type of fraud will never prosper. The prophet (S.A.W.) said: “Five things (resulting) to five things” Among them, the Prophet (S.A.W.) said “...people will never partake in unjust measure unless they are denied good harvest and faced with hard economic time (for years)...” (Related by Al-Tabarani on the authority of Ibn Abbas (R.A.).

**Refusal to Pay Zakat:** Islam places great emphasis on the relief of poverty by the rich as the poor and the unfortunates have a right in the property of the rich. The

Glorious Qur'an states: "And render to the kindred their due rights, as (also) to those in want and to the wayfarer..." (Qur'an 17:26).

Also, in the economic sphere, Islam teaches that, Muslims should regard their wealth and possessions as a trust from Allah. It is on this note that Islam instituted Zakat as one of its five pillars. Allah states: "Take alms of their wealth wherewith you may purify and sanctify them" (Qur'an 9:103).

Materialism in its ultimate form breeds selfishness and callousness and veils man sensibilities to the sufferings of others. This is the reason why Islam has imposed a tax known as Zakat on an idle capital. The tax is used to cater for the basic needs of the poor. Every citizen, according to the Qur'anic teaching, is entitled to four basic needs. The Holy Qur'an declares. "It is provided for you (Adam) that you will not be hungry there in, nor will you be naked. And that you will not thirst therein, nor will you be exposed to the sun (Qur'an 20: 119-120).

Zakat is a fixed proportion of the wealth of every Muslim who fulfills certain conditions to be paid for the benefit of the needy in the Muslim community.<sup>15</sup> Zakat is the best means of promoting the welfare of the society, planting compassion and spreading a feeling of love and cooperation. Through Zakat, a nation can protect itself from exploitation which may be the result of the concentration of the bulk of the nation income or wealth in the hands of few individuals.

When people refuse to pay Zakat, they are putting the society into poverty or making the rich richer and the poor poorer. This may cause serious economic set back. The Prophet (S.A.W.) Said: "Five things (resulting) to five things". Among them he said: "...people will never deny Zakat unless they are denied sufficient rainfall." (Related by Al-Tabarani on the authority of Ibn Abbas (R.A.). Where there is no rainfall, the economy will be seriously affected and that will be the beginning of all problems.

It is paramount to state that Islam as the only religion that has furnished us with a system that checks the defects in both capitalism and socialism and maintains a middle position, which puts into consideration the interest of the masses. Capitalism thrives on interest which makes wealth to be concentrated in the hand of few individuals, makes the rich richer and the poor poorer. Idle capital has a room in this system and wealth is accumulated by the capitalists. Islam on the other hand checks this "idle capital" and imposes a tax known as "Zakat" on it. The Zakat is paid on the idle capital not the one in current use. The interest enjoyed by the capitalist is frowned at by Islam as it does not favor the average citizens but focus on enriching the rich one.

Socialism encourages laziness and discourages dignity of labour since the capital is not owned by the individuals. Islam preaches hard work and allows private ownership of wealth but conditioned with prudence, charity, accountability and transparency. Islam solves economic problems by first emphasizing that the dominion of every wealth belongs to God. So, when a man knows that whatever he acquires of the worldly materials is not for him, rather, it's a trust, and then he tends to seek for

wealth through lawful means and spend it in accordance with the dictates of the Ultimate Owner. The Glorious Qur'an repeatedly reminds thus: "To Allah belongs the kingdom of the heavens and the earth, and Allah has power over all things" (Qur'an 3:190). "Have they a share in the kingdom? Then who they not give men even so much as the little hallow in the back of the date stone" (Qur'an 4:54).

### **Conclusion and Recommendation**

In a bid to solve the world economic problems, several approaches have been adopted to effect a positive change, but till now, Islamic teachings are yet to be implemented. The gist of the Islamic economic system as highlighted above was adopted by Umar bn Abdul-Aziz during his caliphate and for the first time in the history of Islam, no individual was worthy of being a recipient of Zakat because everyone could feed himself and his family.

Going by the causes of economic recession discussed, this paper wishes to offer the following suggestion on how to overcome the problem of economic recession in Nigeria.

1. That we should have piety and be just in all our dealings so that Allah will open to us all kinds of blessings from the heaven and the earth as He promised.
2. People should be grateful to their Lord who gives all favours so that He can add more to them.
3. People should shun interest (riba) in their economic transactions so that they will have the blessings and favours of Allah.
4. People should adopt simple life style and shun extravagancy in order to maintain their wealth and have sustainable economy.
5. Traders should measure and weigh with justice so as to have the blessings of Allah in their economic transactions and buoyant economy.
6. People should pay Zakat promptly so as to get sufficient rainfall and bumper harvest which will raise the economy of the country.
7. Islamic banking system should be introduced in all spheres including trade, industry and agriculture to make positive contribution to the fulfillment of the economic objectives of the society.

### **Notes and References**

1. *National Bureau of Economic Research*. "Business Cycle Expansions and Contractions". <https://www.nber.org/cycles/> Archived from the original on 12 October 2007 Retrieved, 19 November 2008.
2. Merriam-Webstar Online Dictionary. "Recession". <http://www.merriamwebstar.com/dictionary/recession> Retrieved, 19 November 2017.

3. M.O. Opeloye, Keynote Address delivered at the 35<sup>th</sup> National Conference of NATAIS, at Lagos State University, on 26<sup>th</sup> Dec. 2017.
  4. BBC News, "Q&A: What is a recession?"  
[news.bbc.co.uk/2/hi/business/7495340.stm](http://news.bbc.co.uk/2/hi/business/7495340.stm) 8 November, 2017.
  5. HM Treasury "Glossary of Treasury Terms"  
[http://www.hm-treasury.gov.uk/junebudget\\_glossary.htm](http://www.hm-treasury.gov.uk/junebudget_glossary.htm)  
Retrieved, 25<sup>th</sup> October, 2017.
  6. "Key Indicators 2001: Growth and Change in Asia and the Pacific". ADB.org.  
Retrieved, 31<sup>st</sup> November, 2017.
  7. Paul Krugman. "Does He Pass The Test?"  
<http://www.nybooks.com/articles/archives/2014/jul/10/giithner-does-pass-the-test/>  
July10,2014. Retrieved, 20<sup>th</sup>November, 2017.
  8. *Shiskin, Julius, The Changing Business Cycle: New York Times publishers* 1974, 222.
  9. *National Bureau of Economic Research. "Business Cycle Expansions and Contractions".* <https://www.nber.org/cycles/> Archived from the original on 12 October 2007. Retrieved, 19 November 2008.
  10. *Koo, Richard, "The world in balance sheet recession: causes, cure, and politics": (PDF). Real-world economic review, issue no. 58, 12 December 2011, 19–37*  
Retrieved, 15<sup>th</sup> November, 2017.
  11. *P. Krugman, "Grim Natural Experiments"*  
<http://krugman.blogs.nytimes.com/2012/07/06/grim-natural-experiments/>, July 6, 2012.
  12. *P. Krugman, The Return of Depression Economics and the Crisis of 2008: W.W. Norton Company Limited. ISBN 978-0-393-07101-6. 2009, 12-14.*
  13. *A.Y. Ali, The Holy Qur'an: Text, Translation and Commentary. U.K. The Islamic Foundation Publishers, 1978, 1615, note 5713.*
  14. Ali, 111, note 324.
  15. *M.M. Khan, Sahih Al-Bukhari vol. 3, Pakistan: Sethi Straw Board Mills, 1971, xi.*
-





# *Al-Muzāra'ah* (Share Farming): A Viable Tool to Combat Economic Recession in Nigeria

**Badirudeen Abdulganiyu**

Department of Islamic Studies,  
FCT College Education, Zuba, Abuja  
badirudeenabdulgaiyu088@gmail.com  
08051966343/08032217943

**Safiyu Islamil Kaita**

Department of Islamic Studies,  
FCT College of Education, Zuba, Abuja  
08036004839

And

**Abdulghaniy Gidado**

Kaduna State Polytechnic, Kaduna  
08065350205

## **Introduction**

Nigeria as a nation is confronting multifaceted problems in all sphere of life. Majority of her populace is living below poverty line. All efforts by successive governments to arrest the situation seem to be a mirage. Recently, the country has just been said to have been recovering from economic recession and the Gross Domestic Products (GDP) has been improved, yet the cost of food production and market price are still unaffordable for a common citizen. An average Nigeria family cannot eat three square meals per day. Unemployment is another issue that is rampant among Nigerian youth. Large number of the youth in the country are jobless despite the fact that Allah (Subhanahu Wata'ala (SWT)) blessed the country with fertile land and abundant resources that can provide millions of Nigeria citizen with employment opportunity, improve their living standard and make them to be self-reliant, yet they are still struggling to get out of abject poverty. Agriculture for a long period particularly at the inception of oil boom has been abandoned sector for Nigerian government because large percentage of revenue depends on oil. The present Administration in the country is trying to diversify the economy from oil to Agro-Economy in order to compete with other fast growing economy of the world. It is against this background that this paper is set to address the following questions.

How would Share farming system through Share Cropping assist the country's economic markets?

What is the need for Nigeria to adopt Share Farming System as a component to the country's economic?

To what extent would the diversification to Share farming system assist Nigeria to improve the living standard of her citizen?

## Islam and Agriculture

Islam enjoins man to embark on lawful occupation to acquire wealth legitimately. There is no limitation to the extent one can go in wealth accumulation in as much it is in a lawful manner. Agriculture is a rewardable obligation because of the fact that the Prophet (S.A.W) said:

ما من مسلم يغرس غرسا او يزرع زرعاً فيأكل منه طير او إنسان او بهيمة إلا كان له به  
صدقة

There is none amongst Muslims who plants a tree or sows seeds and then a bird or a person or an animal eats from it, but it is regarded as charitable gift for him<sup>1</sup>

Agriculture involves the treatment of the earth purposely for food and material production for industries. Such land may be owned by the farmer himself or another person who releases the land to the farmer or others who release the land, the seeds or economic trees on the land and the tools to experts for cultivation in order to have share out of its produce, like half or one-third, more or less based on agreement and mutual consent.<sup>2</sup> Act of cultivating land or to grow plants or seeds on the surface of the earth has been emphasized in the Noble Qur'an

قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ ﴿٤﴾ وَفِي الْأَرْضِ قِطْعٌ مُتَجَاوِرَاتٌ وَجَنَّاتٌ مِّنْ أَعْنَابٍ وَزُرْعٌ  
وَنَخِيلٌ صِنَوَانٌ وَعَيْرٌ صِنَوَانٍ يُسْقَى بِمَاءٍ وَاحِدٍ وَنُفِضَ لُبَّهَا عَلَى بَعْضِ فِي الْأَكْثَلِ الرَّعْدُ:  
٤

And in the earth are neighboring tracts and gardens of Vines, and green crops (fields), and date- palms, growing into two or three from a single stem root, or otherwise (One stem root for every palm), watered with the same water; Yet some of them We make more excellent than others to eat.(Qur'an 13:4)

Hanbali School of Law views *Mazara'ah* share cropping as (a business that involves) contracting a part of the land for cultivation. It encompasses agreement (between the owner of the land and the person working on the land) that would allow the owner of the land to have share of the part of the produce of the land such as half, one-third or more based on agreement and the land to be used is to be quantified on monetary value or (number) animals or articles of trade. For instance a portion of land contracted for farming may be equivalent to (price of sales of) four economic trees or three cattle or (specify yard of) clothes etc.<sup>3</sup>

In view of the above, Agriculture is a sector that encourages partnership and creates employment opportunity, for the fact that a person may have a portion of land and contract it out for the people who cultivate it with agreement to have percentage share of its produce based on its equivalent monetary value or animal or the likes.

## Islamic legal position on Agriculture

Agriculture in Islam is a legitimate occupation and it is permissible for an individual to embark on it, as well as land owner who did not have skill in agriculture, or the person having the skill in agriculture but has no time, or the person having the skill but not having the land to cultivate, they can form partnership in relation to Qur'an that says:

قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ ﴿٦٤﴾ أَفَرَأَيْتُمْ مَا تَحْرُثُونَ ﴿٦٣﴾ أَنْتُمْ تَزْرَعُونَهُ أَتَمَنُّونَ الزَّرْعُونَ  
﴿٦٤﴾ الواقعة: ٦٣ - ٦٤

Then you tell me about seed that you sow in the ground, Is it you that make it grow or are We the Grower?

Were it our will, we could crumble it to dry pieces and would be regretful (or left in wonderment)(Qur'an 56: 63-64)

A narration from a *hadith* says:

"عن أبي هريرة رضي الله عنه قال: قالت الانصار للنبي صلى الله عليه وسلم أقسم بيننا وبين اخونا النخيل قال: "لا" فقالوا تكفونا المئونة ونشرككم في الثمرة. قالوا سميعنا واطعنا"

"Abu Huraira (may Allah be pleased with him) said:

The Ansar said to the Apostle "distribute the date palm trees between us and our emigrant brothers" He replied "No" The Ansar said (to the emigrants) "Look after the trees (water and watch them) and share the fruit with us" The immigrant said: We listen and obey"<sup>4</sup>

Another tradition of the Prophet says:

"عن ابن عمر, أن رسول الله(ص) عامل أهل خيبر بقسط ما يخرج منها من ثمر او زرع"

Ibn Umar narrated the messenger of Allah (SAW) made a contract with the people of Khaibar for half of the fruit or crops produced.<sup>5</sup>

Agriculture involves production of food, feed and fibre through systematic harvesting of plant and animal rearing. It has been undergoing stages of development from generation to generation. Agriculture forms central element of human history and backbone of existence because it plays major role in the development of human civilization. It is widely accepted that agriculture allows man to settle and give up previous ideology of Neolithic period and it has influenced the progress in social and economic changes in the world.<sup>6</sup> The yearning of the world today is to put an end to hunger, poverty, provision of equal opportunity to all, among others. The realization of these objectives rests mostly on agriculture. It is on this note that the holy Qur'an draws the attention of man to exploration of the earth by saying:

"فلينظرا الانسان الى طعامه،أنا صببنا الماء صبا، ثم شققنا الارض شقا، فأنبتنا فيها حبا

وعنبا وقضبا وزيتونا ونخلا، وحدائق غلبا، وفاكهة وأبا،متاعالكم ولأنعامكم"

Then let man look at his food, We pour down water in abundance, And We split the earth in clefts, and we cause there in the grain to grow, and grapes and clover plant (i.e.s green fodder for the cattle), and olives and date palms and gardens dens with many trees and fruit and herbage (to be) a provision and benefit for You and your cattle.<sup>7</sup>

In respect to this verse, agriculture is a means of livelihood that could be practiced on the premises of Allah's conscious and guidance because it is a rewardable sector both spiritually and economically. It is on this premise that Anas bin Malik reported that Allah's Apostle said:

ما من مسلم يغرس غرسا او يزرع زرضا فيأكل منه طير او انسان او بهيمة الا كان له به

صدقة

There is non-amongst the Muslim who plants a tree or sows seeds and then a bird, or a person, or an animal eats from it but regarded as a charitable gift for him.<sup>8</sup>

Islam sees agriculture as Allah's bounties on mankind and encourages man to embark on it. It is not surprising that the topmost agenda of the world today are global food security, climate changes, mitigation and protection of natural resources. These three projections revolved round agricultural production and when the three are not properly taken care of, they can hinder agricultural productivity and as well affect economic growth of the society. It is in line with this that Husna<sup>9</sup> stated that soil productivity has been decreasing across Africa for number of reasons like over grazing and deforestation, mono cropping, slash and burn practices, land tenure system, and inadequate storage facilities. It is also believed that sizeable number of farmers in Nigeria produce yields that are not sufficient for their family's need talk alone for the consumptions of the general populace. This leads to mass importation of grains yearly. The adverse effect of this is increase in exchange rate which bounces back on the economy of the country causing rise in inflation. However, if the agricultural sector is properly addressed using Islamic rules and regulation on farming, it will go a long way in increasing food production and food security and as well improve the economic status of the country.

### **Share cropping (Al-Muzara'ah)**

*Al-Muzara'ah* comes from Arabic word *Al-Zira'ah* which means to sow seed or to make seed grow. The first is the focus because the second is attributed to Allah, as noted from Qur'an

قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ ﴿٦٣﴾ أَفَرَأَيْتُمْ مَا تَحْرُثُونَ ﴿٦٤﴾ أَنْتُمْ نَزَعْتُمْ أَعْيُنَكُمْ عَنِ زُرْعَتِكُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٦٥﴾

﴿٦٤﴾ الواقعة: ٦٣ - ٦٤

Then tell Me about the seed that you sow in the ground, is it you that make it grow or are We the Grower?(Q56:63-64).

Man is endowed with intellect and ability to cultivate land and plant seed on it, but it is out of Allah's sympathy and mercy that causes the seed to germinate and grow. This means that the first connotation above is the focus on the "note that man is endowed with fertile land and ability to cultivate it. Sometimes, one may have the experience of cultivation without having access to the land or fund, while others have the means (fund and land) without experience. Then share cropping serves as a way out for both parties (the one that has fund and land without experience and the one that has experience without fund and land). Share cropping therefore, is to contract out a piece of land for farming in order to share out of the produce based on mutual agreement and the value of the land.

The opinion of Abu Hanifah on share-cropping is that it is permissible if the tools of farming and seed (to sow) are owned by the owner of the land and the person working on the land would make a clear contract (on the land) based on what (the owner of the land) has contributed in terms of tools and seed; and that the owner of the land will have part of the produce based on mutual consent not on the basis of the profit. But Abu Yusuf and Muhammad of the same school of Hanafi have contrary view that share-cropping is a contract between the owner of the land and the person working on the land. It involves the person working on the land to contract the land for farming based on the produce of the land. It means that the owner of the land will contract out of the land to the person working on it to farm on his land on the basis of getting part of the produce of the land.

Hanbali school of law is of the opinion that share-cropping is to give a good land for farming to a person who will cultivate it and he (the owner of the land) will provide him (the worker) with seed to plant on the ground to have specify part of the produce of the land like half or one-third, and it is improper to specify by a scale or two or what is similar to that (measurement). However, Hanbali also agrees to the opinion of Abu Yusuf and Muhammad making clarification that the owner of the land will provide the seed. It is obvious that Hanbali school maintains the stand that the contract should specify part of what is to be produced from the portion of the land like one-third of its produce or half either food stuff like wheat or corn or crops like cotton, and others.<sup>10</sup>In this regard, when contracting out land for cultivation, it should be clearly defined and be specific in terms of the nature and produce of the land.

### **Legal position of share-cropping**

The legality of share-cropping is established in the narration of Ibn Umar because of the narration of Ibn-Umar that says:

"عامل النبي صلى الله عليه وسلم أهل خير بشطرا ما يخرج منه من أو زرع"

The prophet made a deal with the people of Khaibar that they would have half of the fruit bowl vegetation of the land they cultivated.<sup>11</sup>

Also, the narration of Amr says:

قُلْتُ لِطَاوُسٍ لَوْ تَرَكَتَ الْمُخَابِرَةَ فَإِيَّاهُمْ يَزْعُمُونَ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
 نَهَى عَنْهُ قَالَ أَيُّ عَمْرُو إِيَّايَ أُعْطِيهِمْ وَأُغْنِيهِمْ وَإِنَّ أَعْلَمَهُمْ أَخْبَرَنِي يَعْني ابْنَ  
 عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَمْ يَنْهَ عَنْهُ وَلَكِنْ قَالَ  
 أَنْ يَمْنَحَ أَحَدُكُمْ أَخَاهُ خَيْرًا لَهُ مِنْ أَنْ يَأْخُذَ عَلَيْهِ خَرْجًا مَعْلُومًا.

I said to Tawus “I wish you would give up Mukhabara (share cropping) for the people say that the prophet forbade it.” On that, Tawus replied “O Amr! I give the land to sharecroppers and help them. No doubt; the most learned man among them namely Ibn Abbas told me that the prophet had not forbidden it but said: It is more beneficial for one’s brother than to charge him a fixed rental.<sup>12</sup>

Based on the two narrations above, the person given out land for share-cropping has the option of charging fixed rent on the basis of business. Or he gives it out freely if the person working on the land is a Muslim brother based on the advice of the prophet (*sallal Lahualaihi wa sallam*).

### **Pillars guiding share-cropping**

Share-cropping has three major pillars, namely: the land owner, the worker and the land upon which contract is made. Some of the conditions guiding it include:

- a) The crops or trees in which contract is made should be well known, contract is not made on unknown crops or trees.
- b) The portion specified to the labourer should be clearly defined by saying the quarter, one-fifth or whole of the land.
- c) The labourer should put on his best in serving the crop trees based on what is commonly obtainable among people in share-cropping.
- d) A situation whereby the land used for share-cropping has land tax, it is the responsibility of land owner to pay tax on such land whether it is cultivated or not. Meanwhile the payment of Zakat should be on the one who has legal amount of harvest irrespective of either the person is the land owner or the worker since Zakat is related to harvest.<sup>13</sup>
- e) Share-cropping is also allowed in origin; for instance, when a person contracts piece of land to another to cultivate it, waters it and takes care of it in return for the quarter or the one-third of its harvest, such is permissible provided the period is limited and the labourer should be given his share from both land and trees.<sup>14</sup>
- f) In case the labourer fails to perform his role, he has the right to employ anyone who will do the work on his behalf and he shall have his share based on the contract agreement.
- g) The employer has the right to employ another person in exchange for part of the due share of the first labourer if he (the first labourer) fled before the bearing of the fruits.

- h) A situation the labourer died, it is the right of his heirs to employ whomever they like to complete his work and they can nullify the sharecropping agreement if they so wish. Then, it shall be null and void.<sup>15</sup>

### **Land Tenancy**

Islam does not leave a stone unturned regarding business transaction; everybody is putting into consideration, the rights of the owner of the land as well as the employee either by the manager or the land owner are plainly spelt out. The rules guiding employment and land ownership are clearly defined as well as the term of reference for hiring people for cultivation. This means that the person to whom the land is contracted should be skilful and have ability to work. The employment or contract should be clearly defined; duration, wages and effort required for the job must be specified. The contracting parties must be above age of puberty in order to guard against child labour.<sup>16</sup>

Islam also addresses the right of land ownership by ensuring proper and effective use of the land. Islam sees act of neglecting land without use as problem and setback to the economy and therefore it is recommended to retrieve such land from the individual owner who abandoned it for three years.<sup>17</sup> This is in line with the Prophet's narration that says:

عن جابر بن عبد الله قال قال رسول الله -صلى الله عليه وسلم- « من كانت له أرض فليزرعها فإن لم يزرعها فليزرعها أخاه ». رواه مسلم.

Jabir bin Abdullah said:

“Whoever has land, let him cultivate it and if he does not, he should let his brother cultivate it”<sup>18</sup>

من اعمار أرضا ليست لاحد فهو احق" قال عروة قضى به عمر في خلافته

“He who cultivates land that does not belong to anybody is more rightful to own it. Urwa said “Umar gave the same verdict in his caliphate.”<sup>[19]</sup>

So also, Umar was reported to have said:

"من أحيا أرضاً ميتة فهي له".

He whoever revive dead land will possess it.<sup>20</sup>

By implication if a piece of neglected land is cultivated by another person, it becomes owner of that land for the fact that he has revived the land based on the narration above.

### **Reviving Barren Land through the use of Irrigation**

Barren land is referred to as dead land which is not suitable for farming. Islam encourages people to spread construction on land as well as revive barren land in order to make it abundant luxuries for their comfort. In this regard the Qur'an says:

قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ ﴿٥﴾ وَأَخْلَافَ اللَّيْلِ وَالنَّهَارِ وَمَا أَنْزَلَ اللَّهُ مِنَ السَّمَاءِ مِنْ رِزْقٍ فَأَحْيَا بِهِ الْأَرْضَ بَعْدَ مَوْتِهَا وَتَصْرِيفِ الرِّيحِ ؕ آيَاتٌ لِقَوْمٍ يَعْقِلُونَ ﴿٥﴾ الْجاثية: ٥

And in the alteration of night and day and the provision (rain) that Allah sends down from the sky and revives thereby the earth after its death and in turning about of the wind (i.e sometimes towards east or north and sometimes towards south or west sometimes bringing glad tidings of rain etc and sometimes bring the torment, are signs for the people who understand (Qur'an 45:5)

Human being is endowed with intellect to explore and make use of natural resources around him for his comfort and that of his dependants. Man as vicegerent of Allah on earth, is charged with these duties and responsibilities in order to ensure that everything around them is working. Human beings are created and positioned to every part of the earth surface so as to ensure that the environment in which they live is transformed to suite their living socially, politically, economically or culturally. The earth surface is created in different forms; some are fertile, rich and good for farming while some are dried, not retaining water, dead and not good for farming. It is now the responsibility of those within such region to find solution to their existence in that area. This corresponds with the narration of Umar that states thus:

من أحيا أرضا ميتة فهي له

“Whoever revives a dead land becomes the owner”. [21]

However, the revival of dead land to make it useful for cultivation demands human effort and deep knowledge. Also the use of local manure and fertilizer is required as well as prompt watering of such area like desert and savannah areas where there is low rainfall and during dry season. Irrigation through the construction of dam can be applied as it is observed from the Prophet's narration that says:

اسق يا زبير ثم احبس الماء حتى يرجع الى الجدر

“O Zubair irrigate (your land) and then withhold the water till it reaches the wall between the pits round the trees”.<sup>22</sup>

### **Relevance of Islamic Farming System to Economic Recession in Nigeria**

The focus of Islamic economic system is to secure the satisfactory basic needs and luxuries of every individual without inflicting hardship on one another. This is the reason why the Islamic economic policies cater for all and sundry rather than leaving satisfaction to market forces alone. Islamic legal system caters for the satisfaction of all basic needs for everybody in terms of food, clothing, housing, health and security by creating enabling environment for individual to work and acquire wealth in a *halal* manner. Agriculture is a rewarding sector by means of which one can earn his/her daily needs and that of his/her dependants with ease, as it is observed from the Qur'an;



قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ ﴿١﴾ إِنَّمَا مَثَلُ الْحَيَاةِ الدُّنْيَا كَمَاءٍ أَنْزَلْنَاهُ مِنَ السَّمَاءِ فَاخْتَلَطَ بِهِ نَبَاتُ الْأَرْضِ مِمَّا يَأْكُلُ النَّاسُ وَالْأَنْعَامُ يُونُسُ: ٢٤

Verily the likeness of (this) worldly life is as the water (rain) which we sent down from the sky so by it arise the intermingled produce of the earth of which men and cattle eat...(Q10:24)

وما يستوي البحران هذا عذب فرات سائغشرا به وهذا ملح أجاج من كل ناكلون لحما طريا وتستخرجون حلية تلبسونها وتري الفلك فيه مواخر لتبتغون من فضل ولعلكم تشكرون

And the two seas (kind of water) are not alike: this is palatable, sweet and pleasant to drink and that is salt and bitter, from them both you eat fresh tender meat (fish) and drive the ornaments that you wear. And you see the ships cleaving (the sea-water as they sail through) that you may seek of His Bounty and that you may give thanks. (Q35:12)

Allah created mankind and made his environment suitable for living and provided means of living in such a way that individual works to satisfy his basic needs and that of his dependants. He created each region and country according to their needs, some are blessed with fertile land that are suitable for cultivation that can grow different kinds of plantation and fruit for consumption and for domestication of animals as well to serve as means of economic growth. He also creates oceans and rivers for them to explore and make use of the valuable things from them such as foods, clothes and articles of trade. Nigeria is an example of such country, each of its regions is blessed with production of one thing or the other. For instance, Nigeria is blessed with two major vegetation that determine her climates, these are rain forest, fresh water swamp, salt water swamp, Guinea savannah, Sudan savannah and Sahel savannah. This land positions Nigeria to enjoy tropical climate in which it has only two seasons throughout the year i.e. (wet and dry season). The climate in Nigeria is determined by its rainfall which distinguishes the south, the north and central region of the country. These climate are according to the region; the south tropical forest climate, then the central tropical savannah climate then the north experience dry climate also known as Sahel.<sup>23</sup> Virtually all these vegetation are favourable to one form of farming or the other. Therefore, share cropping system of farming should be encouraged in these areas so as to boost food and material production.

### **Employment opportunity**

Through Islamic farming system, employment opportunity can be created when government makes funds available at free of interest to farmers and unemployed youths, give them necessary training in different fields of agriculture (fishery farming and forestry) provides enough land for them to practice in all kinds of agricultural field, through the existing rivers and oceans around and create new dam and increase capacity of the existing dam for irrigation as well make other things such as fertilizers, pesticides, tractors and other machineries that can be used to improve productivity available to them with a view to have in return the share of their produce

at the end of their harvest. This would boost the internally generated revenue (IGR) most especially in the states and local governments. On the other hand, it would assist government at all levels to create job opportunity for the citizens. More so, this system may also attract foreign investors who know that they will be given land freely or partner with either government or individuals or group in the country without charging interest. The coming of foreign investors into the country's agricultural sector will definitely provide employment opportunity to many Nigerians and as well boost the economy of the country.

### **Food Production**

The Islamic farming system would facilitate food production and food security. Since the government is trying to diversify the economy through agricultural sector, people should be encouraged to practice it in different field of agriculture (like forestry, fishery farming, animal rearing etc.). This will reduce people enthusiasm for white collar jobs and when more people are coming to the sector, there will be enough production of food as this will lead to balance between demand and supply, thereby causing reduction in price of food. This will also improve the country's export rate because when one has excess production above his need, it is then he will be thinking about exportation. A country which becomes a producer rather than consumer improves her foreign reserve thereby causing the exchange rate to fall and this will also lead to fall in market price.

### **Creation of more Industries**

Investment in Islamic farming system will result in creation of more industries that can bring about more employment opportunities to Nigerians. Agricultural sector is a source for production of raw materials for industries. Industrialists always want to locate their business where they can get raw materials at ease with low cost of production. If Nigeria now becomes a place where they can get their raw materials easily, the industries will relocate to the country. For instance, a textile industrialist would always prefer to locate his business near a place he can get textile material at ease and low price, as a plastic industrialist would always want to cite his business where there is availability of rubber trees etc.

### **Reduction in Rural Urban Movement**

Majority of the villagers in Nigeria are farmers. At the moment, their attention is turning to farming generally. The focus of government should be on infrastructural development in those local areas. Such include good road, good water supply, uninterrupted power supply, effective and effectual health care services etc. These would increase productivities, because industrialists always want to locate their firm where it is suitable for them to have the aforementioned social amenities in order to boost their production at low cost. Therefore, location of industries in rural areas will reduce rural urban movement and as well improve the commercial activities of the rural area. Reduction in urban population will lead to reduction in crime and over population crises.

### **New Innovation**

With the adoption of Islamic farming system, this will open gate for the exposure of the local farmers or eye-opener to them because foreign investors are coming with news ideas, tools and insecticides or pesticides, modern storage facilities and the likes, of which local farmers might not be exposed to before. Therefore, the coming of foreign investors would now serve as eye-opener to local farmer who had been practicing with primitive idea and tools.

### **Conclusion**

Islamic farming is a system that encourages partnership in progress and not exploitative, as it caters for every participant to benefit based on their contribution as against the capitalist practice that focuses on the highest share contributors alone. If Islamic farming system is properly adopted and properly managed and supervised, it will go a long way in rescuing the country from economic recession and the reoccurrence of the recession.

### **Recommendations**

In view of the above, the following recommendations were put forward

- Government should make non-interest loans available to local farmers to extend their farm land and improve their productivity.
- Partnership in Agricultural sector should be encouraged between the commercial bank and local farmers so as to bring about good management and effectiveness. This will facilitate improvement in the productivity of farmers.
- Modern storage facilities should be introduced and put in place so as to encourage large scale farming that would facilitate the economics growth and development of the country.
- Foreign investors should be motivated by creating enabling environment that will boost productivities as these facilitate their involvement in the country's agro economic sector.
- Effort should be made to find suitable market for locally farm produce by making those produce meet the world market standard.

### **Notes and References**

1. M.K Muhammad, *The Translation of the meaning Sahih Al- Bukhari Arabic-English* Beirut-Lebanon Dar Al-Arabia publishing and distribution 1997 3,518 Print.
2. SSabiqfiqhsunnah Beirut Lebanon Dar- Alfiqrah 1998 3, 137 print

- 3 A. Al-Jiziri, *fiqhalamadhaibilarba'ah* Cairo-Egypt Dar-Alfajr Lit-Turaathi 2000 3, 5 print
- 4 M.K Muhammad, *The Translation of the meaning Sahih Al- Bukhari Arabic-English* Beirut-Lebanon Dar Al-Arabia publishing and distribution 1997 3, 518 Print
- 5 N. Al-Kattab *English Translation of Sahih Al-Muslim* (reviewed by Abu Khaliyl) publisher Dars- Salam global leader in Islamic Books Riyadh Jeddah. Al-Kkhar Kingdom of Saudi Arabia 2007, 4, 3963 Print
- 6 “Thekhilafah Islam’s contribution to Agriculture” <http://www.khilafah.com/islams-contribution-to-Agriculture-and-related-matters/2017>, 10 Decem 2017 Web.
- 7 T.A Muhammad. and M.K Muhammad *The Noble Qur’an English Translation and Commentary* King Fahd Complex for the printing of the Holy Qur’an Kingdom of Saudi Arabia 1404 A.H, 80:24-32 Print
- 8 Muhammad M.K *The Translation of the meaning Sahih Al- Bukhari Arabic-English* Beirut-Lebanon Dar Al-Arabia publishing and distribution Bukhari 1997, 3:513 Print
- 9 A.O Husna “Islamic farming: A Toolkit for Conservation Agriculture” ([https://www.globoone.org.uk/wp\\_content/uploads/2016/05/islam-icfarming-Toolkit.pdf](https://www.globoone.org.uk/wp_content/uploads/2016/05/islam-icfarming-Toolkit.pdf) 2017, Web.09 October 2017.
- 10 A. Al-Jiziri, *fiqhalamadhaibilarba'ah* Cairo-Egypt Dar-Alfajr Lit-Turaathi 2000, 3, 5-7
- 11 M.K Muhammad *The Translation of the meaning Sahih Al- Bukhari Arabic-English* Beirut-Lebanon Dar Al-Arabia publishing and distribution Bukhari 1997:3:52, 303 Print
- 12 M.K Muhammad 3:523, 304 Print
- 13 A.J El-Jazaheery *The Approach Of The Muslim A book outlining doctrines, ethics, morals, worships and behaviours* translated by Ayman Muhammed, M.M 2007, 268 Print
- 14 A.J El-Jazaheery 2007, 269 Print
- 15 A.J El-Jazaheery 2007, 269 Print
- 16 Thekhilafah Islam’s contribution to Agriculture <http://www.khilafah.com/islams-contribution-to-Agriculture-and-related-matters/2017> Web. 10 December 2017
- 17 S. Sabiqfiqhsunnah Beirut Lebanon Dar- Alfiqrah 1998, 222 Print
- 18 N Al-Kattab *English Translation of Sahih Al-Muslim* (reviewed by Abu Khaliyl) publisher Dars- Salam global leader in Islamic Books Riyadh Jeddah. Al-Kkhar Kingdom of Saudi Arabia 2007 4, 3917 Print

- 19 M.K Muhammad *The Translation of the meaning Sahih Al- Bukhari Arabic-English* Beirut-Lebanon Dar Al-Arabia publishing and distribution Bukhari 1993, 528 Print
- 20 M.K Muhammad 1997, :3,528 Print
- 21 M.K Muhammad 1997, 3 528 Print
- 22 Muhammad M.K 1997 3: 548
- 23 Myblog-Y.I.S “Nigeria Geography and Climate”<http://geography.about.com/library/cia/blcnigeria.htm> 2012 Web. 16 December 2017.

# Application of Islamic Economic System: A Panacea to Economic Recession in Nigeria

**Lawal Abdulkareem Ph.D**

Department of Islamic Studies, Faculty of Arts and Islamic Studies,  
Usmanu Danfodiyo University, Sokoto, Nigeria  
[lawalimail@gmail.com](mailto:lawalimail@gmail.com) 08069500245

## Introduction

Islamic economic system is a comprehensive and self-sufficient economic theory, which defines economic doctrine in accordance with teachings of the Qur'an and considers the material, spiritual, social and political features of human life. Just like other economic structures, the Islamic economic system aims to accomplish economic standards such as well-organized and impartial use of resources, and fulfillment of the fundamental human desires. It also varies from man-made laws like the Nigerian Constitution, in defining economic problem by adding a moral and religious dimension.

While most of the conventional economic systems are founded on the ideologies of insufficiency, selfishness, prospect, cost-benefit and free performance, Islam allows human beings to take advantage of the world's assets to the best of their capability in the spirit of righteousness and brotherhood.<sup>1</sup> It also accepts the necessary obligations of market economy, such as the right of ownership of enterprise and a competitive environment.

However, Islam embraces a more sensible approach and considers that material quest should have a spiritual dimension and that economic activity shouldn't be a mundane commotion or competition among people but a key to a reasonable growth through involvement, thus avoiding the self-interest and individualism of conventional economics.

The Islamic economic system is also based on other principles that has to do with the prohibition of *riba*, the spiritual-material mix of success, the private-public mix of property/ownership, *Zakat*, *Waqf*, etc.<sup>2</sup> Adhering to the dictates of the *Shari'ah* that govern these crucial institutions will not only help in solving socio-economic recession in Nigeria but also assist in boosting the economy to a greater height. The paper discusses the concept of wealth and ownership in Islam; the system of budgeting and the prohibition of *riba* (interest).

## 1. Concept of Wealth and Ownership in Islam

Islamic economic principles offer a balance between extreme capitalism and communism in respect to wealth and its ownership. It offers the individual the

freedom to produce and create wealth, while surrounding the individual with an environment controlled, not by human rulers, but by Divine Guidance, which sets moral rules and norms of behavior that must require the utmost sincerity of intention. When these rules and norms are internalized and acted upon by people, peace and prosperity result for the wider society.

Man was created as the representative of Allah on earth as the Qur'an says:

And (remember) when your Lord said to the angels: "Verily, I am going to place (mankind) generations after generations on earth." They said: "Will You place therein those who will make mischief therein and shed blood, - while we glorify You with praises and thanks (Exalted be You above all that they associate with You as partners) and sanctify You." He (Allâh) said: "I know that which you do not know. (Qur'an, 2:30)

This concept has a considerable effect on Islamic business, since the lack of a sense of unlimited ownership promotes a sense working for society, especially the needy. This is not some philosophical concept, removed from the daily life of the society. It manifests itself in all the different aspects of lives. What makes the trader, banker, agriculturist or research and development scientist performs his job to the best of his ability? In capitalist economies, it is the notion of competition. This involves the necessity to constantly produce more new things for profit to keep up with others and this makes for wastage and often generates unbridled greed. But in an economy based on Islamic principles, the idea of man representing Allah on earth gives businessmen a feeling of co-operating with others for the good of society as a whole, including him. Thus Qur'anic guidance enables man to conserve and use prudently all the resources of the earth that Allah has given mankind.<sup>3</sup>

## **1.1. Economic Divine Guidance**

Divine Guidance for the economy and ownership of wealth, as enshrined in the Qur'an and the Sunnah of the Prophet (SAW), can be summarized as follows:

### **1.1.1. Custodianship**

The Qur'an emphasizes that all the resources of the earth belong to Allah, the Creator, who has made human beings custodians or trustees for them as indicated in the following verse:

Believe in Allâh and His Messenger (Muhammad SAW), and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allâh's Way), theirs will be a great reward. (Qur'an, 57:7)

Humans are therefore accountable to Allâh for the uses they make of these resources. The idea of trusteeship distinguishes the Islamic approach to economics from materialistic approaches such as extreme capitalism and socialism. It introduces a moral and spiritual element into business life and has been made practicable by creating rules to govern individual behavior and public policy.<sup>4</sup>

The heavens and the earth and everything in the universe belong to Allah. He is the real owner of everything, al-though He has given some rights to man for use of things required by the latter for his existence on the earth. However, the rights given to man are very limited, the real position of man being that of a trustee and a beneficiary. Some of the relevant verses of the Qur'an which highlight this concept are given below:

"And to Allâh belongs all that is in the heavens and all that is in the earth. And all matters go back (for decision) to Allâh". (Qur'an, 3:109)  
Believe in Allâh and His Messenger (Muhammad SAW), and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allâh's Way), theirs will be a great reward. (Qur'an, 57:7)

This limited ownership or trusteeship bestowed on man by Allah in respect of the wealth which is given to him is not without significance. The divine wisdom underlying this principle of trusteeship is that man should not hoard his wealth treating it as his absolute ownership and deprive others from its use. Rather the surplus wealth of man must go to his fellow beings that are in want. This principle has been made clearer when the Qur'an says:

"...And give them something yourselves out of the wealth of Allâh which He has bestowed upon you..." (Qur'an, 24:33)

Thus, the whole scheme of circulation of wealth through charity and Zakat and distribution of wealth through other equitable means envisaged by Islam is based on man's limited rights as a trustee of wealth which has been bestowed on him by his Lord.

### **1.1.2. Caring For Other People**

Caring for other people tempers self-interest, which is ingrained in human nature. It goes naturally with custodianship, since, in caring for others, one also serves Allah, who created all humans. No one can have fulfillment or happiness in his life without interacting with others. Thus, individual happiness and collective interests go side by side.

We gain through giving, since it would be impossible for everyone to acquire while giving nothing. Allâh says:

And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people's property, has no increase with Allâh, but that which you give in *Zakât* seeking Allâh's Countenance then those, they shall have manifold increase. (Qur'an, 30:39)

In another verse He says:

"Allâh will destroy *Ribâ* (usury) and will give increase for *Sadaqât* (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners." (Qur'an, 2:276)



People who believe that they can increase their wealth through charging others interest and by reducing charitable giving are under an illusion. The wealth and integrity of a society can only increase when the rich give part of their wealth to the needy for no other motivation than to please Allah. Those who have faith and a vision of their future life understand this. To think only of how to gain profit for oneself leads to using others as mere instruments. In societies where unbridled self-interest is allowed to dominate unchecked, there is no protection for the weak against the strong. Thus, exclusive pursuit of self-interest, when not tempered by charity, is self-defeating.<sup>5</sup>

### **1.1.3. Creative Struggle as a Means of Serving Allah**

The Qur'an emphasizes the duty of every individual to struggle for his living. Creative venture is looked upon as a means of serving Allah. The Qur'an states:

And spend in the Cause of Allâh (i.e. *Jihâd* of all kinds, etc.) and do not throw yourselves into destruction (by not spending your wealth in the Cause of Allâh), and do good. Truly, Allâh loves *Al-Muhsinûn* (the good-doers). (Qur'an, 2:195)

Islam requires wealth to be spent in the cause of Allâh. This realization moves Muslims to greater efforts in their economic activities. In the early period of Islam, Muslims were professionals in business enterprise, dedicated and determined in a diversity of economic pursuits. However, they did not do so to accumulate wealth or keep it for themselves; rather their intention was to spend their income in good causes.

Unlike in un-Islamic societies where working is considered as an unfortunate necessity, in Islam, striving for a living gives man a sense of worthiness in his community. Islam encourages one to support his family and contribute to others with any surplus and that enables him to take his part in consultations on practical, social matters, so that all can benefit.

### **1.1.4. Applying the Qur'anic Injunctions to Business**

The Qur'an offers injunctions that make the transfer of goods safe and easy in order to facilitate economic transactions by eliminating vagueness or misunderstanding in all types of contracts. It prohibits the charging of interest on loans as a form of injustice. The goal is to remove the causes of social tension or litigation and to promote a climate of peace and goodwill. The Qur'an strongly recommends that the terms of financial agreements be put in writing. (Qur'an, 2:282)

### **1.1.5. Mutual Consultation**

Men are free to make private economic decisions, but decisions concerning the public welfare must be based on consultation. The Qur'an in the following verse describes Muslims as a people "whose rule (in all matters of common concern) is by consultation among themselves:

And those who answer the Call of their Lord [i.e. to believe that He is the only One Lord (Allâh), and to worship none but Him Alone], and perform *As-Salât* (*Iqâmat-as-Salât*), and who (conduct) their affairs by

mutual consultation, and who spend of what We have bestowed on them. (Qur'an, 42:38)

Mutual consultation avoids society or local communities coming under the rule of a dictator and makes sure that reasonable decisions acceptable to all are made.

#### 1.1.6. **Treating Wealth as a Means and not an End**

The Qur'an regards economic well-being as a means to peace, freedom from hunger and freedom from fear of others, except Allâh. Beyond the satisfaction of basic needs, the ultimate objectives of earning and spending money are moral and spiritual. To hoard money is against Islamic rationality. The Qur'an says:

And those who hoard up gold and silver [*Al-Kanz*: the money, the *Zakât* of which has not been paid], and spend it not in the Way of Allâh, -announce unto them a painful torment. On the Day when that (*Al-Kanz*: money, gold and silver, etc., the *Zakât* of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them):-"This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard. (Qur'an, 9:34, 35)

Savings therefore must be put to good use. One who cannot go into business himself can do so in partnership with others, or can supply funds on a profit-sharing basis. People can also borrow and lend, but it is forbidden for the lender to claim interest from the borrower as this is unjust. The Qur'an says:

"... Whereas Allâh has permitted trading and forbidden *Ribâ* (usury)..." (Qur'an, 2:275)

The Qur'an prohibits gambling, cheating, exploitation, coercion, etc., but freedom to make financial arrangements is constrained only by these few prohibitions and by the Islamic tendency to treat money as a means to the good life.

#### 1.1.7. **Proper Running of the Market**

The Qur'an prohibits deceit, deception and fraud, coercive practices, gambling and usurious and injurious dealings. Hoarding, speculation and collusion among producers and traders against the interest of consumers, and such monopolies as are injurious to the socio-economic health of society are all ruled out. The basic principles regulating market operations in an Islamic state are:

- a) A person should be free to buy, sell or dispose of his possessions and money within the framework of the Shari'ah.
- b) There is no restriction on the percentage of profit which a trader may make. It is left to him and depends on the business environment and the nature of the goods. However, moderation, contentment and leniency must be taken into consideration.
- c) The *Shari'ah* emphasizes avoidance of illegitimate acts detrimental to the wellbeing of society or the individual.

- d) The State should not fix prices except where there are artificial factors in the market which may lead to excessive price increases or decreases or fraud. If there are such, the State should intervene to remove these factors.
- e) The State should insure that producers, manufacturers and traders do not exploit each other or the buyers. It should curb adulteration, under-weighting, encroachment of thoroughfares, unhealthy trades and unlawful professions and maintain good, firm employee relationships.<sup>6</sup>

#### 1.1.8. *Qard Hasan*

*Qard hasan* is a Qur'anic term meaning an interest-free loan. It was the primary source of financing introduced by the Prophet (SAW) after entering Madinah and was used primarily for productive economic purposes, such as setting up qualified, but poor, people in trade and agriculture.<sup>7</sup>

## 2. The System of Budgeting

In an economic system based from the Qur'anic teachings, budget is designed in such a way that all revenues from *Zakat*, *Ushr* and *Sadaqat* are transferred to *Baitul-Mal* (public treasury) for expenditure on welfare of the poor and needy; while other revenues from taxes and non-tax resources are allocated for expenditure on civil administration, defense, economic development projects, payment of state debt if any, and other items of revenue or capital nature.

The budget is of two categories: Welfare budget and general budget. *Zakat* and *Sadaqah* are the sources of welfare budget and it is expended on heads of expenditure stated in the Qur'an in the following verse:

*As-Sadaqât (Zakât)* are only for the *Fuqarâ'* (poor), and *Al-Masâkin* (the poor) and those employed to collect (the funds); and for to attract the hearts of those who have been inclined (towards Islâm); and to free the captives; and for those in debt; and for Allâh's Cause (i.e. for *Mujâhidûn* - those fighting in the holy wars), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise. (Qur'an 9:60)

This verse concerns mainly the welfare and relief of the poor and have-nots. As for general budget, it is financed through taxes and non-tax revenues, while it is spent on all the current and capital expenditure of the state pertaining to its general and administrative activities. However, when funds from *Zakat* and *Sadaqat* fall short of meeting the demands of the poor, the state would transfer the funds from general budget to welfare budget. But it cannot be vice-versa i.e., revenues from welfare budget cannot be transferred to general budget because Allah Himself has prescribed the heads of expenditure on which *Zakat* and *Sadaqat* can be spent.

### 2.1. The Method of Budgeting

The method of budgeting followed in the economic system that follows the guidance of the Qur'an, is that a just estimate of revenues from all the resources of the state is

cautiously organized and then circulated for various types of expenditures. Thus, in the Islamic State the source of budgeting is the revenue, which determines the amount available for expenditure. In other words, the system of Islamic budgeting is determined in accordance with the availability of funds. The budgetary system is simple, convenient and logical. In this system we cut our coat according to the cloth available. Thus, we do not outstrip our means. Expenditure is according to the revenue available. The budget is normally a surplus or at least a balanced budget. There is no need of loans or printing of notes for deficit financing. Thus, the Islamic system provides safeguards against the dangerous tendencies inherent in the modern budgets such as heavy debts, inflation, and cyclic depressions and recessions.<sup>8</sup>

Islam is religion of moderate or middle way. In spending, the Qur'an has condemned miserliness as well as extravagance, while moderation in expenditure has been recommended. The Qur'an says:

“And those, who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes).”  
(Qur'an, 25:67)

Therefore, the guidelines laid down by the Qur'an regarding moderation in expenditure are taken into consideration while preparing estimates of public expenditure by the Islamic state at the time of budgeting.

## 2.2. Categorization of Expenditure

In view of the fact that the *Qur'an* has prescribed the items of expenditure in respect of certain types of revenues, the categorization of expenditure follows the lines of revenue. As mentioned earlier, the revenue in the economic system that operates within the Qur'anic guidance is derived either from *Zakat* and *Sadaqat* or from other sources like *Jizyah*, *Kharaj*, etc. Therefore, according to Islamic economic structure, the following, are the general categorization of revenues: -

- i. *Zakat* and *Sadaqah*.
- ii. Spoils of war (*Ghana'im*) like *Khums* and *Fai'*.
- iii. Revenues from *Jizyah*, *Kharaj*, Import duties, etc.

The heads of expenditure of *Zakat* and *Sadaqah* money have been stipulated by the Qur'an in verse 60 of *Surat al-Tawbah* which was quoted earlier. According to the verse, the Islamic state need to apply the *Zakat* funds on the categories of the beneficiaries enumerated.

In other words, according to the Qur'an, eight heads of expenditure in respect of revenues from *Zakat* and *Sadaqat* are prescribed. They are:

- (1) The *Fuqarâ'* (poor)
- (2) *Al-Masâkin* (The needy)
- (3) Those employed to collect (the funds)
- (4) Persons whose hearts have been inclined (towards Islâm)

- (5) Freeing of captives (6) Freeing of those in debt
- (7) Those fighting in the cause of Allah
- (8) The wayfarers.

During the time of the Prophet (SAW) and the *Khulafa' al-Rashidun*, *Zakat* funds were applied in accordance with Qur'anic injunctions.

For second category of revenues, that is Spoils of war (*Ghana'im*, the Qur'an has recommended the items upon which they can be spent by the Islamic state. Allâh prescribes the one-fifth share of spoils of war for the Islamic state and also mentions the categories of its beneficiaries in the following verse:

And know that whatever of war-booty that you may gain, verily one-fifth (1/5th) of it is assigned to Allâh, and to the Messenger, and to the near relatives [of the Messenger (Muhammad SAW)], (and also) the orphans, *Al-Masâkin* (the poor) and the wayfarer, if you have believed in Allâh and in that which We sent down to Our slave (Muhammad SAW) on the Day of criterion (between right and wrong), the Day when the two forces met (the battle of Badr) - And Allâh is Able to do all things. (Qur'an, 8:41)

As for the expenditure of revenue from *Fai'*, the Qur'an says:

What Allâh gave as booty (*Fai'*) to His Messenger (Muhammad SAW) from the people of the townships, - it is for Allâh, His Messenger (Muhammad SAW), the kindred (of Messenger Muhammad SAW), the orphans, *AlMasâkin* (the poor), and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the Messenger (Muhammad SAW) gives you, take it, and whatsoever he forbids you, abstain (from it) , and fear Allâh. Verily, Allâh is Severe in punishment. (Qur'an, 59:7)

### **2.3. The guidelines of Public Expenditure**

The guidelines of Public Expenditure according to Sunni Jurisprudence (*Fiqh*) are as follows:

- 2.3.1. The major criterion for all expenditure allocations should be the well-being of the people.
- 2.3.2. The larger interest of the majority should take precedence over the narrower interest of a minority.
- 2.3.3. The removal of hardship and injury must take priority over the provision of comfort.
- 2.3.4. A private sacrifice or loss may be inflicted to save a public sacrifice or loss and a greater sacrifice or loss may be averted by imposing a smaller sacrifice or loss.
- 2.3.5. Whoever receives the benefit must bear the cost.

All the above mentioned five principles should be strictly observed while making expenditure allocations to various sectors and heads of expenses. Rule 2, 3, 4 and 5 can also be applied to taxation.<sup>9</sup>

### 3. The Prohibition of Riba' (Interest)

According to Sayyid Abul A'la Maududi, "The Arabic word *riba'* literally means "increase in" or "addition to" anything. Technically it was applied to that additional sum which the creditor charged from the debtor at a fixed rate on the principal he lent, that is, interest. At the time of the revelations of the Quran, interest was charged in several ways. For instance, a person sold something and fixed a time-limit for the payment of its price, and if the buyer failed to pay it within the fixed period, he was allowed more time but had to pay an additional sum. Or a person lent a sum of money and asked the debtor to pay it back together with an agreed additional sum of money within a fixed period. Or a rate of interest was fixed for a specific period and if the principal along with the interest was not paid within that period, the rate of interest was enhanced for the extended period, and so on.

Before the emergence of Islam, the institution of interest existed in the Arabian society both in the transactions of money loans and barter transactions of commodities. Since it was deeply rooted in the economic life of the people, the injunctions of the Glorious Qur'an on its prohibitions were gradually revealed, like those regarding prohibition of wine, so that the economic life of the people may not be abruptly disrupted. The following are the verses of the Glorious Qur'an which deal with interest:

And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people's property, has no increase with Allâh, but that which you give in *Zakât* seeking Allâh's Countenance then those, they shall have manifold increase. (Qur'an, 30:39)

In this verse, a comparison between *Riba* and *Zakat* is made. The Qur'an clearly states that *Riba* does not increase one's wealth; in fact, it decreases it, whereas *Zakat* increases it manifold. The next verse says:

"O you who believe! Eat not *Ribâ* (usury) doubled and multiplied, but fear Allâh that you may be successful." (Qur'an, 3:130)

The believers are told in this verse not to eat *Ribâ* (usury) doubled and multiplied i.e. greedily.

In these verses the Muslims are enjoined to obey the Qur'anic injunctions of prohibition of *Ribah* so as not to suffer the fate of the Jews who trespassed the prohibition of *Ribah* and will meet a painful doom. The last set of verses say:

Those who eat *Ribâ* (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by *Shaitân* (Satan) leading him to insanity. That is because they say: "Trading is only like *Ribâ* (usury)," whereas Allâh has permitted trading and forbidden *Ribâ*

(usury). So whosoever receives an admonition from his Lord and stops eating *Ribâ* (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to *Ribâ* (usury)], such are the dwellers of the Fire - they will abide therein. Allâh will destroy *Ribâ* (usury) and will give increase for *Sadaqât* (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners. O you who believe! Be afraid of Allâh and give up what remains (due to you) from *Ribâ* (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allâh and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums. (Qur'an 2:275-279)

The above-mentioned verses were finally revealed which prohibited *Riba'*. It differentiates between trade (*Bay'*) and interest (*Riba'*). It condemns usury and the usurer and praises the fruitfulness of charity. It absolutely prohibits charging of usury and commands the believers to give it up and get back only their principal amounts of loans. Finally, it warns them to take notice of war from Allah and Allah's Messenger if they violate prohibition and revert back to usury.

The prohibition of *Riba'* from the Sunnah of the Prophet (SAW) also, include the following:

Jabir (RA) reported that the Messenger of Allâh (SAW) cursed the devourer of usury, its payer, its scribe, and its two witnesses. And he said that they are equal (in sins).<sup>10</sup>

Abdullah bin Hanjalah (one washed by angels) (RA) reported that the Messenger of Allah said: A dirham of usury a man devours with knowledge is greater than 36 fornications.<sup>11</sup>

Abu Hurairah reported that the Messenger of Allah said:

"Usury has got seventy divisions. The easiest division of them is a man's marrying his mother."<sup>12</sup>

## **Conclusion**

From the foregoing, it is apparent that in the Islamic economic system, man, as Allah's vicegerent in the overall divine scheme, has been given temporary rights of ownership. The system recognizes intervention of state in the economic activities for the purpose of ensuring welfare to all citizens. Abolition of *Riba'*, institution of *Zakat* and *Sadaqah*, equitable distribution of wealth, prohibition of hoarding and stress on circulation of wealth, concern for well-being of the poor are the distinctive features of the Islamic economic system. Applying this system is definitely a panacea to economic recession in Nigeria.

## Notes and References

---

- 1 S.C. Muhammad “Fundamentals of Islamic Economic System”[http://www.muslimtents.com/shaufi/b16/b16\\_1.htm](http://www.muslimtents.com/shaufi/b16/b16_1.htm) 2003. Web. 10 August 2018
- 2 M.O. Farooq, and N. El Ghattis, “Qard Hasan, Credit Cards and Islamic Financial Product Structuring: Some Qur’anic and Practical Considerations” *Journal of Islamic Financial Studies*, 1. 1(2015)1-17 Print
- 3 M. O and El Ghattis, Qard Hasan... 1-17
- 4 “Institute of Islamic Banking and Insurance”,[http://www.islamic-banking.com/islamic\\_banking.aspx](http://www.islamic-banking.com/islamic_banking.aspx)1990. Web. 11 August 2018
- 5 “Institute of Islamic Banking ...
- 6 “Prohibition of Riba, Maysir and Gharar”<http://www.financialislam.com/prohibition-of-riba-maysir-and-gharar.html>2012. Web. 11 August 2018
- 7 Prohibition of Riba...
- 8 S.C. Muhammad, “Fundamentals of Islamic Economic System”...
- 9 Chaudhry... p1
- 10 B.H. Muslim, “*Sahih Muslim*”, Dar Ihya’ al-Turath al-Arabi, Beirut, Vol. 3, 1219. Print
- 11 B.R. Mu’ammam, “*Al-Jami*”, *al-Majlis al-Ilmi*, Pakistan, Watawzi’ al-maktab al-Islami, Beirut, Vol. 10, 461. Print
- 12 Mu’ammam.



# Effects of Economic Recession on Muslims in Gwagwalada, Gwagwalada Area Council, Abuja

**Tajudeen Akinade Ayorinde**

Government Day Secondary School, Gwagwalada, Abuja.  
ayorindetajudeen7@gmail.com; GSM: 08067775359

## **Introduction**

A recession is a significant decline in activity across the economy, lasting longer than a few months. It is visible in industrial production, employment, real income and wholesale-retail trade. The technical indicator of a recession is two consecutive quarters of negative economic growth as measured by a country's gross domestic product (GDP), although the National Bureau of Economic Research (NBER) does not necessarily need to see this occur to call a recession.<sup>1</sup>

Recession is a normal, albeit unpleasant part of the business cycle, however, one-time crisis events can often trigger the onset of a recession.<sup>2</sup> The global recession of 2007-2009 brought a great amount of attention to the risky investment strategies used by large financial institutions, along with the global nature of the financial system. As a result of the wide-spread global recession, the economies of virtually all the world's developed and developing nations suffered significant setbacks. Numerous government policies were implemented to help prevent a similar future financial crisis as a result. Typically, a recession lasts from six to 18 months, and interest rates usually fall during these months to stimulate the economy.<sup>3</sup>

## **What is Economic Recession?**

The National Bureau of Economic Research (NBER) defined a recession as “a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real gross domestic product (GDP), real income, employment, industrial production and wholesale-retail sales.”<sup>4</sup> Economic recession is a phase in the business cycle defined as the periodic but irregular up-and-down movements in economic activity measured by fluctuations in real GDP and other macroeconomic variables like unemployment and inflation.<sup>5</sup> Economics recession can also be defined as a negative real GDP growth rate for two consecutive quarters (say first and second quarters). Judging by the above definition, Nigeria is experiencing economic recession currently, since her first and second quarters growth in 2016 are -0.36% and -1.5%. Although, the second definition a times might be misleading because recession can quietly begin before the quarterly Gross Domestic Product reports are out.<sup>6</sup>

The phases of the cycle include recovery, boom, decline and trough that repeat themselves over-time anywhere from about two to twelve years with most cycles

averaging six years in length. There have been numerous recessions in the global economy since the 17<sup>th</sup> century, some very serious (depressions) in the U.K., USA, Europe and developing economies like Nigeria.<sup>7</sup>

### **Economic Recession in Nigeria**

In August 2016, the National Bureau of Statistics (NBS), announced that Nigeria's economy had slid into a recession after negative growth in the first two- quarters of the same year. It was a frightening announcement that confirmed the growing complaint among millions of Nigerians, that life had become even more difficult. With low oil prices depleting government revenues, weakening the national currency and driving up inflation to an 11 year high, folks screamed to the high heavens, that times were tough .In addressing the issue, within January and February 2017, the House of Representatives adopted a motion titled "Need for More Proactive Steps to Abate Hardship Being Experienced by Nigerians As a Result of Economic Recession". Thereafter, Bode-Ayorinde led Tactical Committee on Recession was inaugurated. Surprisingly, the committee was a failure as she could not recommend any possible way-out even after Malaysia-Singapore tour for comparing the duo economic growth indices with that of Nigeria.<sup>8</sup> Although, official announcement has been made that Nigeria is technically out of recession with the Gross Domestic Products ( GDP) of 0.55%, various Nigerian communities considered it to be a mirage as there are no practical indices on ground to say that Nigeria is out of economic recession.<sup>9</sup>

One of the major features of economic recession is that it exposes very glaringly the existing wealth gap in the country. This is the wide disparity between the rich and the poor as well as the over concentration of wealth in the hands of a few. While the vast majority of people are struggling for basic sustenance, a few are spending stupendous amounts on weddings and birthday parties. Within the same country also, unimaginable amounts are being recovered by the Economic and Financial Crimes Commission (EFCC) stashed away in private bank accounts, abandoned buildings and other nondescript places.<sup>10</sup>

By the time the Buhari Administration came into power, the country was already moving rapidly towards stagflation. The rate of inflation rose from 9.6 per cent in 2015 to 17.9 percent in the 3<sup>rd</sup> quarter of 2016. The extended lag in the approval and implementation of the budget coupled with the absence of clear policies to address under-consumption, infrastructure deficit and declining investment resulted in two consecutive quarters of negative GDP growth in 2016. At this juncture, the economy entered a recession. The -2.24 percent growth of GDP in the 3<sup>rd</sup> quarter and -1.30 percent in the 4<sup>th</sup> quarter of 2016 confirmed that the economy was deeply in recession. The untold adverse effects of economic recession did not spare Muslim community in Gwagwalada, Gwagwalada Area Council, Abuja.<sup>11</sup>

### **Causes of Economic Recession in Nigeria**

The following points have been identified to be the causes of economic recession in Nigeria

### High Inflation rate

One of the causes of economic recession in Nigeria is the banning of essential agricultural products with no gestation period. The products, like tomatoes, rice, beans, and pepper were banned for import as Nigeria decided to fill the demand by itself. Nevertheless, additional removal of fuel subsidy and the banning of these products only sponsored the speculation in the stock market. It was also expected with the rise of oil prices, budget delay, and the skyrocketing rise of the households. Nigerian current inflation rates are 18.63%.<sup>12</sup>

### Reduced real wages/Salaries

Reduced real wages, another factor, refers to wages that have been adjusted for inflation. Falling real wages means that a worker's paycheck is not keeping up with inflation. The worker might be making the same amount of money, but his purchasing power has been reduced. For instance, the purchasing power of a worker receiving thirty thousand naira in 2015 was higher than another one receiving the same amount in 2017. The table below illustrates the point further.<sup>13</sup>

	May 2015	May 2016	% ▲	Price Elasticity
Tomato (Basket) 	N12,000	N45,000	275% ↑	Low
Pepper(Basket) 	N6,000	N20,000	233% ↑	Moderate
Yellow Garri( 50kg) 	N11,000	N18,000	63.6% ↑	Moderate
Rice (50kg) 	N9,000	N14,500	61.1% ↑	Low
Beans (50kg) 	N15,000	N16,000	6.7% ↑	Low
Onion (Basket) 	N4,000	N10,000	150% ↑	Moderate



Figure 1<sup>14</sup>

### High-Interest Rate

Investors are not ready to bring more money into the economy of Nigeria. The Interest rate in Nigeria is now around 27%. No money from the investors means high unemployment rates. This causes the severe damage to the GDP of the country.<sup>15</sup>

#### I. High taxation

Economic recession is usually a period when the Government should rethink its taxation policy and provide a better climate for investors, small businesses, and employers. Nevertheless, the murder of small business in Nigeria with high taxation

and high-interest rate – leaves no choice to the aggregate demand. It's expected to be low and even lower.<sup>16</sup>

## **II. Policy conflict**

The conflict between economic policies gives no choice than to expect the continuance of economic recession. High-interest rate and high tax rate are considered to be the tight monetary policy measures. Still, the Government keeps telling the public that it's the expansionary policy. The results are simple – budget deficit.<sup>17</sup>

## **III. Implementation of Treasury Single Account**

This idea was created by the Government to reduce level of corruption and consolidate all funds of the Federal Government. Therefore, all departments, ministers, and agencies transferred their funds from all the commercial banks to the Central Bank of Nigeria. Any approach or voice against this decision was treated as corruption. The banks who delayed the instructions from the Government were heavily fined. The Finance Minister, party leaders, government officials advertised the campaign as a huge success. Real results were devastating! The imminent withdrawal of deposits from banks did give them the ability to guarantee loan programmes to the customers. Banks lend part of deposits to customers and keep the balance. Government deposits were a reliable source of deposits for commercial banks, and their withdrawal was the extreme damage to the banks.<sup>18</sup>

It means that companies relied on loans will sell less, produce less and sack more workers. Small companies will be forced to close their businesses. Some banks were forced to stop funding the projects halfway. Therefore, it is impossible to get bad loans. Almost all banks provided bad loans expectations in 2016 which resulted in the diminishing of profit. Therefore, banks were forced to sack many workers. The Government officials might have acted with good intentions as the high level of corruption needed to be stopped. Nevertheless, the speedy implementation of the policy resulted in major side effects.<sup>19</sup>

## **Stoppage of Unlicensed Pipeline contracts**

The intentions of the Government were simple - to stop all bogus contracts of predecessors. That included the contracts with the Niger Delta warlords and the suspension of the Amnesty Programme. That gave the Militants the excuse to recommence the sabotage of the Nigerian oil assets. It caused almost the financial crisis as it provided the reduction of revenues from gas and oil plants. It should be mentioned that there was already a major reduction of the revenues of the crude oil due to the global price decrease for the crude oil. Nevertheless, the addition damage provided by the Niger Delta Avengers decreased the level of production from 2.2 million barrels to 600 000 barrels. It had effects on prices, revenues, and salaries. The implication of this policy had grudge results as the government was not able to fulfill her election promises to package the budget.<sup>20</sup>

## **An Overview of Gwagwalada Area Council of F.C.T Abuja**

Gwagwalada is one of the six local government area councils of the Federal Capital Territory of Nigeria, together with Abaji, Kuje, Bwari, and Kwali; and the Abuja

Municipal Area Council (AMAC). Gwagwalada is also the name of the main town in the Local Government Area, which has an area of 1,043 km<sup>2</sup>.

Before the creation of Federal Capital Territory, Gwagwalada was under the Kwali District of the former Abuja Emirate now Suleja Emirate. Gwagwalada Area Council was created on the 15th October, 1984. Its official population figure of 158,618 people at the 2006 census. The relocation of the seat of government from Lagos to Abuja in 1992 and the recent demolition of illegal structures within the Federal City Centre brought a massive influx of people into the Area Council being one of the fastest growing urban centres in the FCT. The population of the Area Council has grown to over 1,000,000 people.<sup>22</sup>

### **Effects of Economic Recession on Muslim Community in Gwagwalada**

The adverse effects of economic recession on the life of Muslim community in Gwagwalada are very glaring. These effects have manifested in all sphere of their lives. Without mincing words, it has resulted to the followings:

#### **a) High Level of Poverty:**

Despite discouraging state of Nigerian economy in the past, a Muslim lived an average life while hoping for a better life. But since official declaration of recession in Nigeria, many members of Muslim community in Gwagwalada are victims. Many have lost their jobs while others who are artisans were hardly patronized. Taking three square meal has become a mirage to many Muslim families. Many had mortgaged their properties for food and incessant borrowing from friends and relatives. The level of poverty had reached the level where people abscond from restaurant without settling their bills.<sup>23</sup>

The numerous financial requests being received and treated in different central mosques across Gwagwalada attested to the presence of severe hardship in Gwagwalada community. University of Abuja Teaching Hospital (U.A.T.H) Central Mosque, *Ansarud-Deen* central mosque, *Agwandodo* central mosque, University of Abuja central mosque and many others attend to financial needs of Muslim brothers and sisters from time to time.<sup>24</sup>

#### **b) Insecurity of Life And Properties**

One could not say there was absolute security of life and properties before now. Rather, it was better than now. Economic recession had led to high crime rate in Gwagwalada and its environs. Cases of theft and robbery were on the increase. Many Muslim youth were involved in this based on record in customary courts in Gwagwalada. An orphanage home recently was found to be baby factory, youths as agents, buying and selling kidnapped young children.<sup>25</sup>

#### **c) Inaccessibility of Medical Facilities**

Medical facilities were very much available in Gwagwalada. Notable among them were Gwagwalada town Clinic, University of Abuja Teaching Hospital, (Gwagwalada specialist Hospital), Allied Surgery, Gwagwalada Town Hospital, *Gerab* Hospital e.t.c. However, these medical facilities had become inaccessible to a good number of

Muslims due to economic crisis rocking the nation.<sup>26</sup> Though Government hospitals charge less, incessant industrial strike embarked upon by medical personnel to press home their demand from their employers had made people lost confidence in seeking medical attention there. At times many patients booked for surgery had it suspended due to industrial strike. Private hospitals were inaccessible due to the exorbitant charges.<sup>27</sup> The level of Muslim patronage of private hospital was also low due to anxiety of huge bill. They only visit hospital reluctantly when their health situation was getting out of hand. Muhammad Lawan remarked:

can you imagine a Muslim man whose wife died at Gwagwalada specialist Hospital had to raise forty thousand, two hundred Naira (N40,200) only (*outstanding medical bill to be settled before releasing the corpse*) through Muslim communities in various mosques... another one had approached the *shura*<sup>28</sup> committee of the mosque with the case of one hundred and twelve thousand six hundred naira (N112,600)only being hospital bill for caesarean delivery.

So, economic recession is biting harder on many Muslims in Gwagwalada for they could not access available health facilities due to their low purchasing power and high cost of living.

#### **d) Child Abuse**

Child abuse is physical, sexual, or psychological maltreatment or neglect of a child or children, especially by a parent or other caregiver. Child abuse may include any act or failure to act by a parent or other caregiver that results in actual or potential harm to a child, and can occur in a child's home, or in the organizations, schools or communities the child interacts with.<sup>29</sup> Economic recession has further aggravated the activity of child labour in Gwagwalada. Poor families give out their wards to forced labour and street hawking in order to make ends meet.<sup>30</sup> Quran frowns at all forms of maltreatment towards children. It states: "Kill not your children for fear of want we shall provide sustenance for them as well as for you, verily the killing of them is a great sin". (Al isra'i : 31)

#### **e) Low School Enrolment**

The current economic crisis confronting many governments is creating severe conflicts in educational sector of many nations. On the one hand they had to reduce their budget deficits to avoid excess indebtedness. On the other hand, they had to promote education firstly to alleviate unemployment as a short run crisis measure and secondly to avoid the deterioration of human capital in the long run. High percentage of national budgets focuses on the public funding, which greatly affect the education sector. Some governments carried out overall budget cuts. These had negative effects on teachers, students and families.<sup>31</sup>

As economic recession had almost ground many education industries to a halt in many states, F.C.T administration remained resolute in providing quality education to teeming populace in Federal Capital Territory. Service delivery in Education secretariat is very high.<sup>32</sup> Yet, there had been drastic reduction in Muslim children enrolment in schools. In spite of tuition free education, it was discovered in basic

schools that majority of unprocessed admission were for Muslim children. The parents when interviewed attributed the delay to lack of fund to procure school uniforms and stationeries. Other Muslim children in senior secondary schools (public) were roaming the streets during school hours due to the inability of their parents to settle previous school charges. As a result, many of them remain idle and fall prey to negative peer influence, bad companies and drug addiction.<sup>33</sup> At the expense of the child, other parents reluctantly delay child's enrolment till the second term of academic calendar so that they would not pay first term school charges. It is worthy of note that some private schools like Sheik Hamdan Model Secondary school, Fortress Integrated College, Imam Malik Academy maintain their status quo in terms of quality service delivery despite economic recession.<sup>34</sup>

#### f) Unwholesome Means of Livelihood and Economic Practices

Islam has clearly spelt out permissible sources of income and at the same time explicitly highlighted impermissible sources of income. However, economic recession had made people undermine lawful means of sustenance and resulted to the following unwholesome sources of livelihood which are forbidden in Islam.

- **Bribery:** Upon the evil effect of bribery, people openly demand for bribe before rendering services which ordinarily supposed to be free. In some cases, a civil servant has to bribe his way before a clerical officer in the registry traces out his file, while an applicant offered bribe before securing job. Simple gesture, service and action that could have fetched a servant huge reward from Allah have been commercialized via bribery.
- **Wine and Gambling Business:** Gambling is out rightly condemned in Islam. But nowadays, it has become a lucrative business in Nigeria, particularly Gwagwalada. Gambling which is branded as Lottery, Lotto, *Nairabet*, *Surebet*, Pool e,t,c is being regulated by National Lottery Commission. Because of undue economic benefits it offers, many Muslim youths across the streets are now involved in this sordid business.

Also before now, large numbers of liquor shops and restaurants were owned and operated by non-Muslims but presently few of them were traced to Muslims. Islam prohibits gambling and consumption of wine as stated in Quran

O ye who believe! Intoxicants and gambling, sacrificing to stones, and (divination by) arrows are an abomination of Satan's handiwork, eschew such (abomination) that you may prosper (Al-Maida: 90).

- **Lapo Loan Scheme- (An Interest Based Business):** *Lapo* loan scheme is a subsidiary of *Lapo* microfinance bank in Gwagwalada. It is a financial outreach which gives loan to a group of people (cooperative society) usually women without any collateral.<sup>35</sup> *Lapo* gives up to one million naira loan to any group at 10% interest rate and is being serviced weekly. The Quran concerning usury says: "Allah will deprive usury of all blessing, but will give increase for deeds of charity." [Al-Baqara: 276]. Yet, due to economic

recession, large number of Muslims in Gwagwalada have joined the scheme under the pretense that it provides succor to their financial need.

Allah in the Holy Quran says:

“Do not devour one another’s property wrongfully, nor throw it before the judges in order to devour a portion of other’s property sinfully and knowingly.” (Al-Baqarah: 188)

“Do not devour another’s property wrongfully – unless it be by trade based on mutual consent.” (Al-Nisa: 29)

Other unislamic means of survival Muslims engaged in are fraud, usurping others’ property, stealing, robbery, and income from sources of vulgarity. All these were condemned in *Surah Al-Imran: 161*, *Surah Al-Baqarah: 188*, *Surah Al-Maida: 38*, and *Surah Al-Nur: 19* respectively.

### **Conclusion**

As federal government had officially announced that Nigeria is out of recession, many citizens considered this as a ruse for they have not felt it. OluFalae in particular remarked:

I know the economy; they say we are out of recession. That is statistical deception. If we are out of recession, the man on the street should feel it. Changes in oil price can account for the higher income they are talking about.<sup>36</sup>

Therefore, the effects of economic recession have manifested in socio-economic lives of Muslim community in Gwagwalada as shown in the above discussion. The following recommendations were made so that Muslim community could manage their economic life better.

1. Every Muslim should engage in agricultural practices. Agriculture is a very rewarding business. 70% of year 2017 Federal Capital Territory Hajj pilgrims were farmers.
2. Muslims youth should stop waiting for job that is not forthcoming. They should rather acquire functional skills with which they will become job creator as a large number of Muslims engaging in unwholesome means of sustenance are doing so due to unemployment and poverty. Skill acquisition centres should also be established and managed by Muslim community to train people on skills necessary to earn a living as well as provide the trained people with soft loans to start their businesses.
3. Muslim communities under different umbrella in Gwagwalada should come together and inaugurate Zakat commission to ensure realistic redistribution of wealth and ideal Muslim *ummah*.
4. Above all, Muslim should be prayerful and seek for Allah’s forgiveness in period of distress.



## Notes and References

1. Kimberly Amadeo, "What Is a Recession? Examples, Impact, Benefits" [www.thebalance.com/what-is-a-recession](http://www.thebalance.com/what-is-a-recession) Web. 3 November 2017.
2. George Ibenegbu, "What is Economic Recession? - Definition, Causes & Effects" <https://www.naij.com/1089241-auses-economic-recession-nigeria.html#1089241> Web 4 December 2017.
3. [www.wikipedia](http://www.wikipedia) Web. 23rd, November, 2017.
4. "The Impact of Economic Recession On The Nigerian Populace: A Case Study Of Edo State", [www.researchclue.com](http://www.researchclue.com) Web. 15 November 2017.
5. Onike .A," How-Theory-of-Islamic-Economics-can-Better-Solve-Financial-Crisis" [www.guardian.ng/features/friday-worship](http://www.guardian.ng/features/friday-worship) Web. 21 November 2017.
6. George Ibenegbu, What is Economic Recession? - Definition, Causes & Effects ...
7. Ali D Yusuf and Mohd Shahril Ahmad Razimi, "Nigerian Economic Recession: An Islamic Perspective" *International Journal of Islamic Banking and Finance Research* Vol. 1, No. 1; 2017 Published by Centre for Research on Islamic Banking & Finance and Business <http://www.cribfb.com/journal/ijibfr/pdf/IJIBFR@2.pdf> Web.13 November 2017.
8. Recession in Nigeria; Saturday sun Nov.4,2017, page 43, Vol.14 No 773).
9. K.Ogbaloi, "No Indices on Ground To Show We are out of Recession", DAILY SUN October 23, 2017 Vol. 14, No. 3781, p.35.
10. Ali D Yusuf and Mohd Shahril Ahmad Razimi, Nigerian Economic Recession: An Islamic Perspective...
11. Ali D Yusuf and Mohd Shahril Ahmad Razimi, Nigerian Economic Recession: An Islamic Perspective...
12. George Ibenegbu, What is Economic Recession? - Definition, Causes & Effects ...
13. What is Economic Recession? - Definition, Causes & Effects [www.study.com](http://www.study.com) ...
14. George Ibenegbu, What is Economic Recession? - Definition, Causes & Effects ...
15. George Ibenegbu...
16. George Ibenegbu...
17. George Ibenegbu...
18. George Ibenegbu...
19. George Ibenegbu...
20. George Ibenegbu...

21. The free encyclopedia, <https://en.wikipedia.org/wiki/Gwagwalada>, Web. 22 November 2017
22. The free encyclopedia...
23. Muhammad Lawan Muhammad, (53) Chairman, *Jama'atu Nasril Islam*; Chairman, shura committee Muslim community University of Abuja Teaching hospital mosque, Gwagwalada, Civil servant, Personal Interview, 17 November 2017.
24. Muhammad Lawan Muhammad, Chairman...
25. Umar A.Baba, (56), Member, Quarters Muslims Community, Gwagwalada, , Civil servant, Personal Interview, 18 November 2017.
26. Al-hajj Qayum A.(51) Civil servant, and Accountant at Gwagwalada Town Hospital, Personal Interview, on 23 November 2017.
27. Muhammad Lawan Muhammad, Chairman...
28. A consultative council headed by an accessible leader consulting with learned and experienced citizens over Muslim affairs.
29. Wikipedia, child-Abuse [https://en.wikipedia.org/wiki/Child\\_abuse](https://en.wikipedia.org/wiki/Child_abuse) Web. 3 December 2017.
30. Al-hajj Qayum A. Civil servant...
31. G.O. Bamigboye, A Ede, G. Adeyemi, "Impact Of Economic Crisis On Education: Case Study Of Southwest Nigeria" Web. <https://www.islamiceconomicsproject.wordpress.com/islamic-economics-in-quran-hadith> 7 November 2017.
32. Senator Isa Maina, Secretary Moves To Reposition Education in F.C.T [www.fctedusec.gov.ng](http://www.fctedusec.gov.ng) Web. 4 December 2017.
33. Muhammad Lawan Muhammad, Chairman...
34. Dr. Uba M. Inuwa, (54) principal, Sheik Hamdan Model Secondary school, Gwagwalada, Personal Interview 24 November 2017.
35. Mrs Khadijat Owolarafe, (48) Coordinator of *Lapo* group, Behind Abattoir, Gwagwalada, 46 years, Personal Interview 10 November 2017.
36. Olu Falae, "IBB Better Than Buhari" *Saturday Sun*, November 25, 2017, Vol. 14 No 776

# Factors, Effects and Control of Economic Recession on the Muslim Community in Nigeria

**Huud Shittu**

Department of Religion and Philosophy  
University of Jos, Jos  
[huud.shittu@gmail.com](mailto:huud.shittu@gmail.com) 08065375307

## **Introduction**

No gainsay in the observation of Obasanjo that Nigeria is a country that is immensely rich in oil production.<sup>1</sup> Despite these resources, the poverty rate in Nigeria is very high and Nigerian economy recession has lasted for far too long mainly due to a number of challenges. He notes that Nigeria in 2014 was a leading oil producer in Africa and became the largest African economy. Nigeria is the 1st in Africa and the world's 8th exporter of oil. Daily production of oil is 2.1 million barrels.<sup>2</sup> How did Nigeria manage to slip into recession?

Abdul Gafoor notes that problem of economic break-down reared its head from the time gold was changed to gold coin though it had value yet it introduced intrinsic problem. It generated more ideas in the name of socialization and development. Inflation and currency depreciation, interest and inflation started disrupting economic progression of the Nigerians.<sup>3</sup> Economists feared the event of September 11 2001 that it would greatly affect economy of the United State of America (U.S.). Alert! It affected but they were able to cope and history later shows that the recession officially ended in December, 2001. Indeed, until the last 25 years, recessions were a common economic event, often occurring every few years. Three of the last four recessions have been unusually short by historical stands, averaging seven months. The 1981-1982 experience lasted 16 months and was the longest since World War II. Two of them were caused by so-called "oil shocks".<sup>4</sup>

Over a period, the country has been suffering from military rule or dictatorship until recently 1999. Democracy in Nigeria will be two decades uninterrupted in 2019. However, corruption, undeveloped and dilapidated infrastructure, unemployment and poor management of the economy continue to hamper Nigerian situations. To stop these situations, the government deployed many strategies and implemented them such as market reforms, privatization of oil refineries, abolished regulation of prices for petroleum products, privatized power generating factor and so on. While doing all these, the government is encouraging the private sector to develop infrastructure of the state and nation as the case may be.

Nigeria economy today has declined to its lowest level for the first time since 1987.<sup>5</sup> In the 1st quarter of 2016, the National Bureau of Statistics reported the economy shrank by 0.36% to hit its lowest point in the last 29 years.<sup>6</sup> According to

the World Bank data, the last time the country had such instance of drastic economic decline was under the regime of Ibrahim Babangida. At that time, the Nigerian economy recorded consecutive decline of 0.51% and 0.82% in first and second quarters of 1987.<sup>7</sup> However, world economists see light at the end of the tunnel. National Monetary Fund (IMF) predicts that the economy of Nigeria will grow by 0.8% by the end of 2017.<sup>8</sup> The economy of Nigeria has been declining for the fourth consecutive quarter. In the past two years, Adesanya and Ogunlusi observes, the downturn of Nigeria economy attributed to high rate of unemployment and frequent retrenchment of workers which has affected family income and expenditure.<sup>39</sup> There is need to quickly describe the Nigeria as a country.

### **Embryonic and Birth of Nigeria 1914 to 1960**

Like most parts of Africa, Nigeria was also colonized by an imperial foreign power.<sup>10</sup> The present day Nigeria, as large as it is, came into existence with formal amalgamation of conquered territories of the North and South by the British Colonial Governor – Lord Lugard in 1914.<sup>11</sup> By this historic action, the numerous diverse peoples who constitute the new country willy-nilly commenced their journey towards building a united but modern nation. No sooner than that, the justifiable suspicions and mistrust between the diverse ethnic groups were indeed not only real but noted and palpable.<sup>12</sup>

Over the years, after the amalgamation through the spirit of give and take by the pioneer leaders and people at large, a national spirit began to manifest to the point only when the leaders agreed to work together, the British would have to go, which indeed happened in 1960.<sup>13</sup> Unfortunately, Borno and Sokoto including other places where Arabic language was chosen to be official language in documenting matters, even in area courts, were subjugated to English and never allowed to come back.<sup>14</sup> In the 46 years of direct colonial rule, as would be expected, therefore the British designed and organized how the huge economic resources of the colony should be harnessed and exploited. It is fair to assert that the economy of Colonial Nigeria was organized primarily to serve the interest of the imperial power.<sup>15</sup> Worth of mentioning is the incidental benefits to the natives that came in the form of residuals of some out-model infrastructures like the present narrow gauge railway, port facilities and some road transport mainly used for easy exploitation and export of agricultural and mining products as well as imports and marketing of manufactured British goods.<sup>16</sup>

As soon as the British realized that at some points, they would have to relinquish direct political control to the natives, it became imperative for them to plan a long term strategy to ensure continual control and exploitation of their former colony long after attainment of political independence. What has happened to Nigeria economy and for which period?

### **Economic Recession and Period Defined**

Nigeria has been suffering for series of problem but the government would not pronounce it to the world until it manifests and becomes unbearable for the inhabitants. Abdul Gafoor perceives economic recession from the inception of the

imperialists.<sup>17</sup> Kemi Adeosun and minister for finance confirmed that Nigerian economy is in recession.<sup>18</sup> Oyeku reports that Godwin Emefele and Kemi Adeosun both are representing financial federal institutions, Central Bank of Nigeria and Federal ministry of finance respectively alluded to technical economic recession.<sup>19</sup> Thanks to the recognized body that engages in assessing recession, the National Bureau of Economic Research (NBER).<sup>20</sup> Haven considered some conditions; it arrives at a definition which posits that “a recession is a significant decline in economic activity spread across the economy, lasting more than a few months”.<sup>21</sup> Chairman of Northern Elders Forum (NEF), has estimated the present economic recession being experienced in the country started since 1974. He notes that Nigeria was far behind many countries, not only among the developed nations, but even among the African countries. He points out that the Nigerian economy had always been diversified, but the country was still economically, politically and socially not making the required progress. He continues “Nigeria is one of the poorest countries in the world; Nigerians could not afford to earn N500 in a day. We predicted these days that, Nigeria will look back in regret because the leadership has failed Nigeria people.”<sup>22</sup> While noting that Nigeria began to be poor since the vision of the founding fathers was neglected by their successors, he suggests that the country had to move from national indices to human indices to come out of its current economic recession.<sup>23</sup>

Probably Abdullahi is informed by the incidences that he witnessed which he describes as recession period. The NBER observes economy recession since September 1902 and the last recession ran from March 2001 through November 2001. Various periods in twentieth century were articulated which recession actually affected. They are presented as follows:

<b>Date</b>	<b>Duration</b>	<b>Date</b>	<b>Duration</b>
Sept 1902 – Aug. 1904	23 months	May 1907 – June 1908	13 months
Jan. 1910 – Jan. 1912	24 months	Jan. 1913 – Dec. 1914	23 months
Aug 1918 – March 1919	07 months	Jan. 1920 – July 1921	18 months
May 1923 – July 1924	14 months	Oct. 1926 – Nov. 1927	13 months
Aug. 1929 – March 1933	43 months	May 1937 – June 1938	13 months
Feb. 1945 – Oct. 1945	08 months	Nov. 1948 – Oct. 1949	11 months
July 1953 – May 1954	10 months	Aug. 1957 – April 1958	08 months
Dec. 1969 – Nov. 1970	11 months	Nov. 1973 – March 1975	16 Months
Jan. 1980 – July 1980	06 Months	July 1981 – Nov. 1982	16 Months
July 1990 – March 1991	08 Months	March 2001 – Nov. 2001	08 Months

Source: NBER

### **Features of Economic Recession**

The current state of the Nigerian economy after fifty seven years of independence, using the Human Development indices, that is, the Millennium Sustainable Development Goals, recent various surveys conducted by National and International

Agencies have concluded, rather sadly, that Nigeria's socio-economic progress remains unsatisfactory.<sup>24</sup>

Instruments for measuring economic development of countries have over the years evolved. The early concept of measuring economic progress relies on the index of Gross Domestic Product (GDP) as the only tool; though this has also been argued more correctly that GDP alone is not a sufficient indicator. By mid 1990s, the United Nations Development Programme (UNDP) succeeded in introducing concept of "Human Development", which translates to be the "Millennium Development Goals" (MDGs), most countries including Nigeria adopted it for monitoring progress towards achieving their socio-economic objectives.<sup>25</sup> Reported from the above indicated "about 100 million Nigerians are living in poverty with a minimum income of \$1 a day and an average Nigerian cannot afford N500 a day, especially when the Nigerian government cannot pay the minimum wage of N18,0000. Nigeria has no business being poor. Our textiles are dead because we are no longer developing the cultivation of our cotton. If the country wants to industrialize, it must find industries that can be sustained and have their raw materials readily available in the country".<sup>26</sup>

Observation around northeastern, eastern and southwestern Nigeria had shown that frequent crises could be a great sign of economy recession. Mostly from 1980s till date 2017, many ethnic groups had faced one another under the guise of religion, ethnic and boundary. More recent is the issue of Fulani and various communities which has been recording loose of lives and properties. This could not be unconnected with poverty because a hungry man is always an angry man. The practice of collecting money from house builders by the so called "son of the soil" was known to many Nigerians before 80s. In the recent time, it is rampant and government has nothing to stop it. They cause problem ubiquitous and it sometimes leads to violence between supportive and aggressive area boys. It renders responsible persons to become irresponsible simply because the economy is bad for him and children would have to go to school.

Feature of economic recession includes bad relationship between two spouses either already married or and intended couples. Demands are not met and several discursions line on money, petty businesses require money to obtain a shop, to buy commodities, to prepare for the marriage, bride price, and fulfilling other commitments becomes impossible. Age married couples separated simply because the husband could not carry out his responsibilities therefore sense of belonging got lost and the wife becomes a betrothal of another man.<sup>27</sup>

Beggars are too many on the Nigerian streets and roads.<sup>28</sup> Two set of beggars are rampant: social related and structured beggars (common beggars who are not hidden to ask on the street). The social related are those who approach people on the road side pretending they are wayfarer, financially handicapped and unable to meet their hosts. They appear in good and attractive wears that would not throw on them suspicion and they relate well even when one tells them abusive words, they smile and say thank you.

In the houses of God, mosque, churches and other places, sacrifices are going down slowly because the attendance is always poor. No house of God claims to be receiving money as it were, everything has changed though some mosques and churches are under construction. Many are progressing with under standard materials or cut down the size of it. Result of using materials that are bad is the collapsing of various houses. House of God does not reject again money from unclean source while members of the congregation are equally siphoning parts of the money.<sup>29</sup>

### **Factors influencing Economic Recession**

In some years back, *Udogi* period, 1973-1974, because of the increase in salary, irrational exuberance was experienced. People went to buy riding-machines and other items without bothering about the price.<sup>30</sup> Similar thing again occurred in purchasing high tech devices which caused the recession in 2001. In 1999, there was an economic bloom in computer and software sales caused by the year 2000 when people begin to demonstrate fear from business collapse in computer and software stocks. As a result, the price of stock in many high-tech companies started to increase. This led to a lot of investors' money going to any kind of high tech company, whether they were showing profits or not. The exuberance for dot.com companies became irrational. It became apparent in January 2000 that computer orders were going to decline. This led to a stock-market sell-off in March 2000. As stock prices declined, so did the value of the dot.com companies and many went bankrupt. This problem has been mentioned in the introduction of this work. In spite of the stock market decline in March 2000, the Federal Reserve continued raising interest rates to a high of 6.25 percent in May 2000. The Federal government did not lower the rate until January 2001, and lowered them about 1/2 a point each month, resting at 1.75 percent in December 2001.<sup>31</sup> This kept interest rates very high when the economy needed low rates for cheap business loans and mortgages.

### **Fall in Oil Price and Distance from Previous Profession**

Several researches estimate that the decline in the Nigerian economy was facilitated by the fall in oil prices and abandonment of the production in black gold smith work from which Nigeria had grown. Insurgents attack on oil infrastructure facilities equally contributed to the recession. The insurgencies and kidnapping in contemporary time contribute immensely to the economic recession.<sup>32</sup> As a result of this, the exchange rate of the local currency become so low, which brought about the inflation in Nigeria. The Nigerian government, however, believes that higher oil prices, rehabilitation and stability in the Niger Delta, will change for the better through an increase in the level of oil production. Up to this time of writing this report, no device has been able to stabilize Nigerian economy. This explained that economic recession has not been resolved and it would not until appropriate policies as suggested under Islamic perception of economic recession in this work are taken into consideration for application.

### **Inability to Innovate and Resistance on Imported Products**

Observation from Aba market in the east, Kurmi Markets in Kano, several markets like Idumata, Katankowa, Yaba, Oshodi and Asunwani in Lagos had shown that, the

current economic dismay of Nigeria owes its origin to the inability of the country to facilitate innovative enterprises. Nigeria virtually imports everything she needs and has failed to be an exporter of her locally-manufactured goods. Crude oil, which serves as the main source of the country's income, is even imported from the country that does the refining.<sup>33</sup> Lack of drive for encouraging creativity has made Nigeria rely so much on foreign goods, which of course devalues her currency. Another problem which ensued from this is "inferiority complex". Affluent Nigerians prefer imported goods to the "made in Nigeria" products. Some local investors adopt the style of branding their goods from Holland, China, Italy, France, England *et cetera* all in the name of attraction. Any Nigeria product is regarded inferior therefore it is perceived as a bad product and it is not marketable even if it is the best.<sup>34</sup>

### **Capitalism and High Rate Interest**

This is another cause of economic recession as it reduces the amount of available capital for investment. Intended investors put into consideration the availability of a suitable market for their product and are also apprehensive of the high rate they are to pay to the capitalists. Capital is rewarded in capitalism with interest. Interest is employed as the central motive force to amass capital. So, the capital is given for investment which enjoys interest, the interest is then reinvested. In 1978, during the regime of retired General and former president of Nigeria, Olusegun Obasanjo remarked in 2001, "Nigeria borrowed \$5 billion from western creditors in 1978. Since then, we have paid back \$16 billion. It may also surprise you to know that we still owe \$31 billion: this is largely due to compound interest and interest rate fluctuation".<sup>35</sup> The \$11 billion extra paid will boost the country's economy. The high level of unemployment, power fluctuation, and poor infrastructure can all be tackled to a very large extent with this money. Remember the outstanding of the \$31 billion which might have increased by now.

### **Technical Cheating through Measurement**

Far from other reasons that were mentioned in the literature, omission and commission of the Nigerians are capable of causing terrible economic recession. For instance, everybody interested in importing everything useful and it must be in complete scale or measurement. The business tycoon and other petty business owners; they measure in full and when they want to sell, they ensure the measurement is changed, reduced in one way or the other. Scaling businesses like cocoa, beef, beans, maize and others ensure the measurement is by one or more unit reduced and the money collected is higher than the cost price. In doing this, Allah has already cursed everyone who engages in such practices "Woe to those that deal in fraud, those who when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men, give less than due" (Q. 83: 1-3).<sup>36</sup>

### **Fraternity Click and Crafty Game**

Sense of fraternity among the public officers which enjoy them to loot public fund and the successors would have to cover them from their act is another impetus for economic recession. It explains that X, Y, Z has looted ABD from the total of CEF.



How much would it remain for the rest? The balance would not be sufficient for them. Imagine if Minister for petroleum can have all the published assets and amount of money discovered through the whistle blowers. Economy recession is abounding. On a sad note, Jos Electricity Distribution responsible for large workers in Plateau and other areas attached to it lay off about 900 of its workers. The retrenchment was precipitated by the fear of paying workers their entitlement at five year retirement agreement point but the company ran away from fulfilling such agreement, which is tantamount to exploitation. Such attitude is perpetrated by many private-public institutions and sectors. The author lives in Jos and is very much aware of the pranks through some victims from the company. All the victims are currently unemployed and finding it difficult to discharge their domestic responsibilities.<sup>37</sup>

### **Distance to God's Will**

Clean businesses are lawful and shady businesses are not only unlawful but also woeful. Allah has made it clear that Muslim should involve in lawful trade which shall be blessed if it is well conducted in accordance to His will. In contemporary time, Muslims are found in the forefront of patronizing beer parlors, managing breweries and encouraging consumption of hard drugs. People involving in human trafficking and food hoarding are men in front of houses of God. As observed, road side petrol peddlers at exorbitant rate are Muslims in every geo-political zone in Nigeria.<sup>38</sup>

### **Effects of Economy Recession on the Muslim Community**

Obviously, frequent crises and violence are effects of economy recession. Political instability from the inception of Nigerian self-government to date is another serious effect on the Muslim community. Nigerian government subjected stable political atmosphere, necessary for orderly continuity of good governance for development and growth, which is expected in truly democratic societies, into jeopardy and mess. Tribalism or ethnicity, religious affiliation and sectionalism contribute immensely to the political instability of Nigeria. This is noted in the military interventions experienced in Nigeria since 1966. The civil war, the creation of states and local governments over the years have simply been a response to continuing pressures arising from tribal and ethnic loyalties. The constitution of the country has been amended severally since independence, and this was largely to address political instability arising from tribalism, ethnicity and sectional sentiments. Therefore 32 new amendments were made to the 1999 Constitution signed in January 2011 by President of Nigeria, Goodluck Ebele Jonathan<sup>39</sup>

### **Poor Attendance and Obstruction to Religious Activities**

No doubt crises have contributed to economic recession which effect has been clearly felt in the activities of Muslims. Not only the Muslims but similar experience is also noted from the non-Muslims too. For instance, feast and public religious matters which attract large number of followers started losing more than average population to the fear of violence and financial inability to cope up. Blocking roads, using security checking tool to clear members to worship in both mosques and churches

started like joke from one state and within a short time, it became feature of Nigerian society.<sup>40</sup> The sacrifices which the house of God generates have drastically reduced and it is indeed affecting both the mosque and membership.<sup>41</sup>

### **Corruption at all Levels**

An act which deviates from normal and approved behavior in a society or governance is tantamount to corruption. Corruption has been a cankerworm in homes and public sectors. Recently, it is well pronounced among the three arms of government: executive, judiciary and the legislature.<sup>42</sup> Hence corruption persists. It has rendered many homes irresponsible because the bred-winner of the house is laid off job. School fees stop, two meals daily reduce into one and half and social welfare is affected. Alanamu provides some understanding and Islamic panacea to corrupt practices, thus:

1. Inability to wake up early, keep stretching and turning in bed until one gets too hungry to continue dozing. Laziness always leads to economic recession.
2. Recklessness spending is another invitation to economic recession.
3. Over estimation and downplaying some works equally leads to recession. When some works are reserved for a particular class, educated or uneducated will surly bring about economy recession.
4. Ignoring certain amount to be too small to start a business with and waiting for the time somebody from else-where will bring more before one begins a business. Certainly, it is a way of opening door for recession.
5. Spending more than what one earns, buy consumer products on credit and keep borrowing from friends and employers surely leads to recession. This is mostly affecting everybody because once there is any responsibility begging for attention, one must look for a way out of resolving it, perhaps borrow from available source. Therefore, spending above the income becomes unavoidable and it surely leads to economic recession.
6. Competing whether in dresses and intimidating the congregation with trendy fashions every Friday, Saturday and Sunday perhaps at work on Mondays; getting a nice second hand car that costs more than three times yearly salary, first class hand phones and tablets is ranked second to none. This practice is already in the blood vein of Nigerians therefore crying for economic recession must affect the society.<sup>43</sup>

### **Executive Stealing and Corruption**

Executive stealing refers to those in authority and educated young ones popularly called the '419' business tycoon. They are found around banks, financial firms and houses of Lord. Searching for ATM secret pins, permutation of bank accounts and telling of so many lies become practices of the contemporary society. This is internationally known and sometimes they succeed in it because some victims thought they could make it and run away with same money.

Remember the frequency of the third citizen of Nigerian government in the dock with about three hundred lawyers in his defence. It was finally put to rest

without any finding. Whistle blower is another means of unraveling corruption, many were blown but apart from collecting the money, no one knows what happened to the victims. The security agencies are not excluded and religious leaders are eluded in the practice. On Nigerian streets and high ways, some members among security agencies at checking points ensure no motor passes by them without paying 'toll fees' ranging from twenty to five hundred Naira.

Observation uncovered several cases of stealing and theft to the notice of the writer. Boggling of houses and Banks, stealing of tricycles, bicycles and many cars especially Honda accord and more expensive cars are rampant.<sup>44</sup>

### **High Cost of Essential Commodities and Unhealthy Life**

Investigation and observation have shown that in the market, home utensils have increased in price. Essential commodities like tomatoes, onions, vegetable, palm oil, groundnut oil, cassava powder (*Gari*), magi cube, salt, sugar just mention it are skyrocket in price until recent things are getting better. This has indeed contributed so much to poor state of health and corruption because many are unable to meet the demands both in price and quantity. Of course, petrol fuel is another essential commodity that was experienced at the time of reporting this work. Official rate was ₦145:00 but it was sold for ₦250:00 due to its scarcity, which made movement of marketers and ordinary people very difficult. Transportation fare became exorbitant and unbearable for many Nigerians. Average population of Nigerians were living on the basis of no work no food. Recently it has turned round to 'the more you work the less you eat' therefore it makes larger population of Nigerian eat everything available, repeating a meal thrice daily where it is possible. Many families are feeding on one type of meal in a week while others go round to find places of naming ceremony, house worming, birthday and restaurants to pack their remnants for their family to feed on. Inability to get these places, they turn to pick pocket and street beggars.

### **Unemployment and Human Kidnapping**

The rate of unemployment continues to be high and the more it is the stiffer the effect of recession. This will put everyone at security unguaranteed because citizen will always be hunting for their daily food. Where there is no job, available chance will be explored whether legal or illegal. It therefore leads to frequent human kidnapping. Kidnapping is rampant ubiquitous and everyone is not secured day and night and everywhere. Young and adult are being kidnapped and ransoms for them are demanded, in fact government finds it difficult to rid off the phenomena of kidnapping from society. When a community leader planned to have been kidnapped to enable him get ransom before this was discovered by the security men, it means men are desperate and anxious to become rich.<sup>45</sup>

### **Control of Economy Recession through Islamic Principles**

There is nothing new on the earth, economic recession had occurred during the lifetime of prophet Dawud, prophet Yusuf and prophet Musa, *alayhimus-salaam* (peace be on them). The present hardship in Nigeria is not strange but it may not

come to an end if it is not tamed adequately and appropriately. The fact is that, the worse of such a situation had happened to many generations in different countries including Nigeria; it always calls for redress. Redress in many forms has been presented by the four schools' of thought in Islam.<sup>46</sup>

In their New Year messages, Saraki and Dogara, the senate president and the speaker respectively, were reported to have called on Nigerians to pray strongly for full recovery of the economy in 2018. They have seen the need in adopting religious solution to the problem of economic recession in Nigeria.<sup>47</sup>

Consolidation is the truism that Allah has indeed spoken to mankind in many chapters and verses of the Qur'an which attest to the fact that no logjam lasts forever and that after every difficulty there is joy. In the Qur'an, holding on to faith and trial from God is sure, yet solution is also available around. In this wise, Allah enjoins man as a nation and individuals to be mindful of the fact that challenges are universal and that help is always near. Every single soul will be facing one trial or the other at a particular moment in life. Perseverance and prayers are required as Allah enjoins in Qur'an "Oh you who believe! Seek help with patience, perseverance and prayer, for Allah is with those who patiently persevere" (2:45; 153). Allah is always ready to bring succor to the situation provided they turn to Allah in repentance and upright in fulfilling His instructions:

And for those who fear Allah, He (ever) prepares a way out. And He provides for him from (source) he never could imagine. And if any one puts his trust in Allah, we will test you with certain amount of fear and hunger and loss of wealth and life, and fruits of your toil. But give good news to the steadfast. Those who, when disaster strikes them, say "We belong to Allah and to Him we will return. Those are the people who have blessings and mercy from their lord; they are the ones who are guided." Q. 2:155-157.

Nigeria as a unit in the whole world and among countries has continued to suffer from one problem to another. Economic crisis is a prime challenge which is confronting contemporary Nigeria. The economists have identified it with different names though it all depends on the nature. The popular name of the economic crisis globally in 2008 was economic melt-down.<sup>48</sup>

Nigeria as a country has also witnessed series of economic distress so much that at a time in the past, salt was a scarce and expensive commodity. The economic recession as it is now in Nigeria has its root in some inequities perpetrated by some individuals who have failed to recognize the purpose of life and accountability to the populace and especially to the Ultimate. However, some experienced economists of local and international reputation have provided solutions, in their views, to this predicament. Whatever theory propounded, it still remains artificial but the problem could be resolved only if all the theories agree with the divine scriptures and conduct life activities as required and ordained.

Islam solves the economic problems by first emphasizing that the dominion of every wealth belongs to God. So, when a man knows that whatever he acquires of the worldly materials is not for him, rather, it is a trust, and then he should seek for wealth through lawful means and spend it in accordance with the dictates of the Ultimate Owner. Qur'an affirms that "to Allah belongs the kingdom of the heavens and the earth, and Allah has power over all things" (Q. 3:190).

Islam and other divine religions have provided system that checks the defects in both capitalism and socialism, and maintains a middle position, which puts into consideration the passion of the masses. Capitalism thrives on interest which makes wealth to be concentrated in the hand of few individuals, makes the rich turns richer and the poor becomes poorer. Idle capital, on one hand, has a room in this system and wealth is accumulated by the capitalists. Islam on the other hand checks this "idle capital" and imposes a tax known as "Zakat" on it. The Zakat is paid on the idle capital not the one in current use. Islam frowns at the interest that capitalist mostly enjoyed which does not favour the average citizens but focus on enriching the rich one.<sup>49</sup>

In the same vein, materialism in its ultimate form breeds selfishness and callousness and veils man sensibilities to the sufferings of others. This is the reason why Islam has imposed a tax known as Zakat on an idle capital. The tax is used to cater for the basic needs of the poor. Every citizen, according to the Qur'an, is entitled to four basic needs. Qur'an reads "It is provided for thee (Adam) that thou wilt not hunger there in, nor wilt thou be naked. And that thou wilt not thirst therein, nor wilt thou be exposed to the sun (Q. 20:119-120). Thus, the minimum rights established by Islam are: food, clothing, water and shelter. The money realized from Zakat should be employed in providing these basic needs for the poor and needy. The imposition of Zakat discourages hoarding of wealth, a notable characteristic of a capitalist economy.

No wonder the socialism toes the same line, it encourages laziness and discourages dignity of labour since the capital is not owned by the individuals. The Qur'an says: "Allah has favoured some of you above others in worldly gifts. But those more favoured will not restore any part of their worldly gifts to those under their control, so that they may be equal sharers in them. Will they then deny the favour of Allah" (Q.16:72). Islam preaches hard working and allows private ownership of wealth but conditioned with prudence, charity, accountability and transparency. In this regard, Islam emphasizes that on Fridays after the *Jumaat* prayer, Muslims should go back to their businesses and offices to continue seeking for bounties of Allah through lawful means "and when the prayer is finished, then may you disperse through the land, and seek of the bounty of God ... " (Q. 62: 10).

### **Proscription of Interest**

In view of the fact that inherent evils are the beauty in Interest *riba* otherwise called usury, Islam prohibits it in totality. Though the negative effect of usury and interest cannot be overemphasized yet very few among Muslim particularly in Nigeria could avoid a business without interest or usury. The absence of interest in the Islamic

economic system neither gave rise to high level of inflation nor did the prices spiral up beyond control. In this premise, Islamic banking has been introduced to the public in order to cater for non-interest business minded people.<sup>2450shittu</sup> Allah, the Almighty delivered to mankind a powerful warning regarding the effects of interest based economy. In the Qur'an, Allah says:

Those who devour usury will not stand except as stands one who the Evil One by his touch hath driven to madness. That is because they say: "Trade is like usury,". But God hath permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for God (to judge); But those who repeat (the offence) are companions of the fire: they will abide therein (for ever). God will deprive usury of all blessing, but will give increase for deeds of charity: for He loveth not creatures ungrateful and wicked. Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: on them shall be no fear, no shall they grieve. O ye who believe! Fear God, and give up what remains of your demand for usury, if you are indeed believers. If you do it not, take notice of war from God and His Apostle: but if you turn back, you shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly. If the debtor is in a difficulty, grant him time till it is easy for him to repay. But if ye permit it by way of charity, that is best for you if ye only knew. And fear the Day when you shall be brought back to God, then shall every soul be paid what it earned, and none shall be dealt with unjustly (Q. 2: 275- 281).

The strong warning is captured in the phrase "but if you do not do it, then beware of war from Allah and His messenger". This has unequivocally defined the cause of the economic recession and other named crises. No doubt, contemporary society is going through Allah's displeasure for not being upright to His guides. It is quite fascinating to discern the effects of interest and usury on the economy.

### **Warning against Extravagances**

Despite the current economic condition of the country, club houses, night clubs, bars are still populated by Nigerians. Thousands of naira is spent daily on alcohol and fornication. Nigerians spend too much on ceremonies, parties and other cultural practices. Observation from the public among Muslims and non-Muslims shows how extravagant some people are. Imagine ₦2.5 million to secure the event hall.<sup>51</sup> Given out another ₦2.5 million to invite a musician but unable to give the same amount as *sadaq* pride price, unable to give as gift or *sadaqah* to officiating member for prayers.<sup>52</sup> Some countries have not devised any method to check the spending habit of their citizens. In fact, the focus of most government is on how a member of a society earns his livelihood and taxation is imposed on the income of the individual.<sup>53</sup>

Having done that, most countries interfere not in the financial affairs of the individuals. Islam as a religion touches every sphere of human endeavor; it regulates

the spending habit of a Muslim. Qur'an reads: "Give thou to the kinsman his due, and to the poor, and the wayfarer, and squander not thy wealth extravagantly. Verily, the extravagant are brothers of Satan, and Satan is ungrateful to his lord" (17:27-28). Nonetheless Allah defines his true servant as those who are neither niggardly nor spend extravagantly. Allah says: "Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes);" (Q 25: 67). So, any nation that desires a sustainable economy must instill in her citizen the spirit of a simple life style.

### **Conclusion**

The present economic predicament in the country has revealed that a lot of Nigerians have lost faith and confidence even not only in the government of the day but in God. And in their understanding of the situation, that Allah knows nothing about economic recession, it is all about mismanagement. However, it is crystal cleared that jettisoning the command of Allah is responsible for the punishment because all that Allah refrains is the interest of some Nigerians.

Despite all attempts by the federal government through the bail-out and other incentives to provide succor to economic recession, the condition of Nigerians continues to be worst. Challenge of religious affiliation and sentiment always brings about failure to expected success attached to efficient and effective policy which had been used perhaps during the ages of Islam. Adopting system that is free from interest and against extravagances will solve the problem of financial crises. Adopting interest-free banking policy as a means and Zakat system of distribution of bounties will be of advantage and take the country out of the debt serving to the World Bank. Unfortunately the Islamic economic system that was adopted by Caliph Umar bn Abdul Aziz, for the first time in the history of Islam, provided that no individual was worthy of being a recipient of Zakat because everyone could feed himself and his family is encountering vehement attack. Federal Government through diplomacy and democratic weapon should rethink about the system, at least bring it to use for a decade and evaluate the effectiveness and its efficiency.

To be creative is an attribute of the Almighty; He created everything and enables man to modify to his taste. Nigerians could only change from being retrogressive to progressive. Both the government and individual should learn to appreciate and encourage some good initiators. Federal Government is fond of rewarding foot and hand ball players and athletics handsomely in this country. Those that improve health sector, financial firms and electioneering techniques are rendered unproductive. They are unproductive because they leave no room for rigging and corrupt practices be left open to operate.

### **Notes and References**

1. Obasanbo, Stephanie. "History of economic recession in Nigeria". A paper shared on facebook send via e.mail 2016.
2. Stephanie
3. A.L.M. Abdul Gafoor, "Money, Gold and Inflation: Some history and Observations". *Journal of Islamic Banking & Finance Global Perspective on Islamic Finance* vol. 31 April – June. No. 2. 2014, p.29-38. Print
4. James D. Hamilton. NBER Working Paper No. 7755. Issued in June 2000. Economic fluctuations and growth, environment and energy economics. *What is an oil shock? Journal of Econometrics, Elsevier*, vol. 113 (2), pages 363-398, April. Print
5. Mayowa Tijani Official: 2016 recession is Nigeria's worst decline since 1987, the Cable <https://www.thecable.ng>.
6. Tijani
7. Tijani
8. Tijani
9. Adesanya Ibiyinka Olusola and Ogunlusi Clement Temitope. "Reducing the Effect of Economic Recession on Religious Participation: Guidance from the Biblical Teachings". *Journal of University Scholars in Religions JUSREL* Issue 7. September 2017, Pp. 182-190. Print.
10. Michael Crowder. *The Story of Nigeria*. London: Faber and Faber, 1978. 2553-258. Print
11. Crowder 258
12. Crowder 259-283
13. Crowder 258
14. Olu Emmanuel Alana. "The Relationship between Christians, Muslims and Afrelists in History with Particular Reference to Nigeria". In Razaq D. Abubakre, M.T. Yahya, M.O. Opeloye, R.A. Akanmidu, E. Ade Odumuyiwa, P. Ade Dopamu and C. A. Dime (eds). *Studies in Religious Understanding in Nigeria*. Ilorin: NASR 1993, Pp. 206-219. Print.
15. Alana 210
16. Crowder, *The Story of Nigeria*.... 250
17. A.L.M. Abdul Gafoor, "Money, Gold and Inflation: Some history and Observations" ...
18. Conor Gaffery, *Premium Times* 31 August 2017.
19. Samson Kolawole Oyeku. "Indispensability of Religion in Resolving Economic Recession: A Christian Perspective". *Journal of University Scholars in Religions JUSREL* Issue 7. September 2017, Pp. 225-231. Print.
20. National Bureau of Economic Research (NBER).
21. Mayowa, Official: 2016 recession is Nigeria's worst decline since 1987 ...



22. Ango Abdullahi. "Nigeria's economic recession started in 1974". A keynote address at a National Agricultural Summit and Exhibition in Kaduna on Thursday October 20, 2016.
23. Abdullah
24. Abdullahi
25. A number of benefits are articulated in this index <https://www.indexmundi.com>
26. Abdullah
27. In Ilorin, Kwara State, such problems are rampant where people rush to the house of Honourable Bukola Saraki each time he comes home to pay homage and get stipends in return. Many of them got injured on their ways while there had been instances of stampede..
28. Conspicuously, at each point of checking point in Bauchi, Jos, Kano, and some designated places in Ilorin, Ibadan, Kogi and so on beggars always seek for gift from road users.
29. Adesanya Ibiyinka Olusola and Ogunlusi Clement Temitope. "Reducing the Effect of Economic Recession on Religious Participation, ...; A report that shown the extent which sacrifices are going down in houses of God. Similar things are observed from Assalatu men and women sections of various Muslim organizations like Ansar-Ud-deen, Nawair-Ud-Deen, Nur-Ud-Deen, NASFAT, QUAREEB and many societies.
30. General Yakubu Gowon was then the Head of States and Commander in Chief of Armed Forces of Nigeria, He made it known that Nigerians had no problem but the worry is how to spend it. He thereafter implemented policy of *Udogi* which arbitrarily increased salary of all workers.
31. Victor Usifo, 11 factors affecting economic growth in Nigeria at [infoguidenigeria.com](http://infoguidenigeria.com) on 15 August 2017
32. Abdulmajeed Hassan Bello. "Boko Haram Insurgency: Interrogating the Roots of its Appeal". *Journal of University Scholars in Religions JUSREL* Issue 7. September 2017, Pp. 1-10. Print; Adewale K. Kupoluyi & Taiye A. Awotunde. "Media Reportage of Religion and Insurgency in Nigeria". *Journal of University Scholars in Religions JUSREL* Issue 7. September 2017, Pp. 129-136. Print.
33. Usifo, 11 factors affecting economic growth in Nigeria at [infoguidenigeria.com](http://infoguidenigeria.com)
34. The writer visited these markets at different time and some traders were interviewed on why most of them could not diversify business. They responded that Nigerians would not patronize and government is not ready to support them financially.
35. Olusegun Obasanjo was the Head of States and Commander in Chief of Armed Forces of Nigeria. He has repeated this statement severally and warned Nigerian so much against economic recession.
36. Ali Yusuf Ali, *Qur'an Text, Translation and Commentary*. Leicester: Islamic Foundation, 1975.

37. Some victims who lost their job were interviewed and they lamented on the fact that the company did not inform them earlier on, they were sacked on no reason against the principles or agreement. It is the company that breached its trust.
38. Messages running through WhatsApp from countries inside and outside Nigeria, Nigerian Television Authority and several others reveal names of people that were involved in the vices and turned out to be Muslims but not all those claimed to be Muslims are practicing Islam.
39. <https://www.pmnewsnigeria.com.ng>
40. On Fridays and Sundays in churches and mosques in Kano, Sokoto, Maiduguri, even Jos, Kaduna, Minna, roads are blocked, easy passage of transportation become impossible. These places were visited at different time.
41. Adesanya Ibiyinka Olusola and Ogunlusi Clement Temitope. "Reducing the Effect of Economic Recession on Religious Participation ..."
42. Bukhari was hearing 'Budget Padding' for the first time. It is another way of engaging in corrupt practice by members of the houses
43. Alanamu Ayinla Saadu. "Islamic Value as a Panacea to Corruption in Nigeria". *al-Ijtihad the Journal of the Islamization of Knowledge and Contemporary Issues* vol. 8. No. 1 January 2010, 174-190. Print.
44. In occasions that researcher was part of, three different cars were stolen. The thieves equally attempted researcher's car but they were not succeeded
45. The Baale of Shangisha was reported kidnapped on 5th July 2017 along Centre for Management Development (CMD) Road in Ikosi-Isheri Local Council Development Area (LCDA) of Lagos State but it was discovered that he and his brother arranged the deal. This was reported by the Commissioner of Chieftaincy Affairs. On 13 July 2017, the victim was deposed in the letter with reference no: OLGAS. 83/S./VOL. 1 by the Governor of Lagos State.
46. Mkhtar Nasir Gatawa, Muhammad Bashir Achida and Abubakar Muhammad. "Interest-Free Modes of Financing a Catalyst for Economic Development in Nigeria: A Survey of Some Credit Sales Instruments in Islamic Jurisprudence". *al-Ijtihad the Journal of the Islamization of Knowledge and Contemporary Issues* Vol. 13. No 1 January 2015, pp. 112-155. Print.
47. John Ameh, "2018: Saraki, Dogara seek economic revival". *The Punch*. Abuja: Jan. 1 2018. Print.
48. Akperan James Adam and Awujola Abayomi, Global Economic Meltdown and the Nigerian Experience: An Empirical Analysis" *Journal of Economics and Sustainable Development*. Vol. 4, No. 19. 2013, 23-25. Print
49. Huud Shittu. "Interest-free Finances/Islamic Banking: A Contemporary Challenge for Ahlu-l-Kitab (Christians and Jews) and Muslims in Nigeria". *Journal of Islamic Banking & Finance Global Perspective on Islamic Finance* vol. 31 April – June. No. 2. 2014, Pp. 39-50. Print.
50. Shittu 42

51. At various Muslim marriage ceremonies and programs centers organized at clubs attended by the researcher uncovered the attitude of Muslims in extravagancies.
52. For marriage *Sadaq or Mahr* paid hardly reached N20,000 compared to rent paid for the venue or cost of cake used at the reception of guests.
53. In Jos, Plateau State, Government was advised to build parking centre for the public and collect token. It did not do it but put young boys and girls to collect N100 in the name of 'park and pay' from every car owner parked by the side of road.

# Good Governance as a Panacea to Economic Recession: lessons from Sokoto Caliphate for contemporary Muslims

**Mukhtar Umar Dagimun,**  
Department of Islamic Studies,  
Usmanu Danfodiyo University, Sokoto, Nigeria  
dagimu2012@gmail.com; +2348139275365

## **Introduction**

Good leadership is one of the basis upon which the development of every nation is determined. This could be economic, political, social or religious advancement. Nigeria has experienced another round of economic recession which according to economic analysts has caused setback in the socio-economic standard of the people in the country. Despite the idea of economic recession in the country, some individuals in government and private sectors have accumulated lots of wealth from the public assets and private business transaction. These few individuals enjoy high standard of living at the expense of the general masses who are in reality affected by the recession. This is the reason why this paper discusses the need to have good governance in Nigeria as one of the ways of solving economic recession particularly driving lessons from leadership of Sokoto Caliphate.

Sokoto Caliphate as an Islamic state was governed according to the dictates of *shari'ah*. This article suggests that having good leaders who have the interest of the nation and the public at heart like those of Sokoto caliphate would hopefully raise this nation to a greater height in all its ramifications. What Nigeria requires to overcome recession is good leaders who do not only shun corruption but also fight it which is one of the beautiful teachings of Islam on leadership and governance.

## **Definition of Concepts**

### **Good Governance**

According to *BBC English Dictionary*, the word 'good' means acting in the interest of what is beneficial, competent or talented.<sup>1</sup> So this means that something that is good is pleasant and acceptable or satisfactory.<sup>2</sup> Good governance is a culture that makes people act responsibly, thoughtfully and conscientiously. They behave with restraint and avoid abuse of power. People in authority act within the parameters of the law and take upon themselves the country's concerns and hardships. They remain impersonal in the discharge of their duties and imperturbable in front of critics. They respect popular opinion but never go beyond their ability.<sup>3</sup> The governance in an Islamic state is a trust which has to be discharged with due regard to the principles of justice, equality, liberty and fraternity for the welfare of the entire community and in such a manner that the basic needs of all are satisfied and everyone enjoys equality of

opportunity without distinction of race, caste, creed, colour, faith, birth or rank.<sup>4</sup> This was a unique welfare Islamic state for which no parallel can be found in the history of the world. In an Islamic state, the government was really a social service designed for evolving a polity based on social justice under which there was no difference even between the head of the state and an ordinary citizen. They observe same laws, have the same obligations and share the same simple frugal life.<sup>5</sup> Good governance therefore represents an ideal state of affairs in which leaders act according to the dictate of the law based on justice and accountability.

### **Economic Recession**

The term “economic recession” has been defined by different writers and scholars. It has been defined as a period of economic slowdown featuring low output, illiquidity and unemployment.<sup>6</sup> It is characterized by increases in unemployment, falls in the availability of credit, shrinking output and investment, numerous bankruptcies, reduced amounts of trade and commerce, as well as highly currency value fluctuations, mostly devaluations, financial crises and bank failure.<sup>7</sup> It has also been defined as a downturn in the economy.<sup>8</sup> It is often characterized by symptoms such as rising prices of goods and services, inability of government to meet its financial obligations, exchange rate fluctuations, and poor performance of other macroeconomic variables which define the state of the economy.<sup>9</sup> From the foregoing, economic recession of a country is simply a situation in the backward of its socio-economic conditions.

### **Islam**

Islam in *Shari'ah* denotes total submission, obedience and surrender to the will and commandments of Allah (SWA), the Creator of the Universe.<sup>10</sup> It also means submission, obedience and sincerity to the law of Allah (The Glorified, The Exalted).<sup>11</sup> The meaning of Islam in this sense has been conveyed in some verses of the Qur'an where Allah says:

And who is better in religion than one who submits himself to Allah while being doer of good and follows the religion of Abraham, inclining towards truth? And Allah took Abraham as an intimate friend.<sup>12</sup>

He (The Glorified, The Exalted) also says:

And whoever submits his face (i.e. self) to Allah while he is a doer of good-then he has grasped the most trustworthy handhold. And to Allah will be the outcome of (all) matters.<sup>13</sup>

Islam has further been defined in some *Ahadith* of the Prophet (peace and blessings of Allah be upon him). For instance Angel Jibril (AS) asked the Prophet (peace and blessings of Allah be upon him) about Islam. He replied:

Islam is to acknowledge that there is no deity worthy of worship except Allah and Muhammad (peace and blessings of Allah be upon him) is the Messenger of Allah, to perform *Salat*, to give out Alms, to fast the month of Ramadan and perform Hajj (pilgrimage to Makkah).<sup>14</sup>

Islam according to the Hadith above simply means following the laws and regulations set by Allah and His Prophet (peace and blessings of Allah be upon him). Therefore, those who submit themselves to Allah (The Glorified, The Exalted) are called Muslims. Allah says in the Qur'an:

O you who believe, fear Allah as He should be feared and do not die except as Muslims (in submission to Him).<sup>15</sup>

Those who fear Allah as He should be feared are those who submit to Him in all respects. And no doubt this represents the real meaning of Islam.

### **Sokoto Caliphate**

Caliphate is defined as an Islamic State governed by a Caliph or Sultan. The Caliph exercises both political and religious powers as the state's supreme head, who holds the title of *Amir al-Mu'minin* (Commander of the Faithful). It is an Islamic state based on justice and equity governed according to the principles of *shari'ah*.<sup>16</sup> Sokoto caliphate was an Islamic state founded by Shaykh Uthman bn Fduye and his lieutenants who governed according to the Islamic *shari'ah*.<sup>17</sup> The revolution of Uthman bn Foduye was the most spectacular and far-reaching of all revolutions seen in Africa in recent centuries. It brought the various peoples that made up of Hausaland into one single polity, unprecedented in scope and complexity, and gave them the security, stability and justice they lacked under the warring Hausa State. The social and moral values were being put into practice and dedicated to establish a better and superior social order.<sup>18</sup> His teachings and his examples have inspired millions of Muslims throughout the length and breadth of Hausa land in particular and the Western Sudan in general; his influence continues to guide the actions, hopes and inspirations of many religious leaders, scholars, administrators and statesmen in the newly independent states of West Africa to this day.<sup>19</sup> Thus, Sokoto caliphate represented the features and characteristics of an Islamic state as founded by the Prophet (peace be upon him).

### **Good Governance in Islam**

Islam as a complete code of conducts provides best system of governance. Governance in Islam suggests that leadership shall be duly conducted according to the dictates of *shari'ah* al-Islam. It is expected that the affairs of Islamic state shall be governed in line with the principles of *shari'ah* in all spheres of life; religiously, economically, socially and politically.<sup>20</sup> Therefore, leadership in Islam is a trust which a leader will account for on the Day of *Qiyamah*. According to Shaykh Abdullahi bn Foduye, *Imamah* (leadership) means running the affairs of an Islamic state while an Imam (leader) in this regard is the one who runs the affairs of an Islamic state.<sup>21</sup> That leadership in Islam means governing the religious and worldly affairs of the people in line with Islamic teachings.<sup>22</sup> This means good governance in Islam entails two major aspects: Ensuring the observance of the religion of Islam with all its injunctions and running the affairs of a state according to the principles of *shari'ah*.<sup>23</sup> Good leaders are therefore those who ensure stability in all the aspects of the affairs of people religiously and worldly.

To ensure good governance, leaders are enjoined to ensure justice among people in all circumstances. Allah says in the Qur'an:

And come not near to the orphan's property, except to improve it, until he (or she) attains the age of full strength; and give full measure and full weight with justice. We burden not any person, but that which he can bear. And whenever you give your word (i.e. judge between men or give evidence, etc.), say the truth even if a near relative is concerned, and fulfill the covenant of Allâh. This he commands you that you may remember.<sup>24</sup>

In another verse, Allah says:

Verily! Allâh commands that you should render back the trusts to those, to whom they are due; and that when you judge between men, you judge with justice. Verily, how excellent is the teaching which He (Allâh) gives you! Truly, Allâh is ever All-Hearer, All-Seer.<sup>25</sup>

In a Hadith of the Prophet (SAW), he said:

Each one of you is a shepherd and each one of you would be asked about his flock. A leader is a shepherd and would be accountable to Allah about his flock.<sup>26</sup>

The verses of the Qur'an and the Hadith of the Prophet (peace and blessings of Allah be upon him) quoted above indicate that leadership in Islam is a trust and leaders entrusted with power are to ensure good administration of affairs which guarantee social security, economic welfare, among others. The wealth of the nation should be utilized appropriately without being extravagant or stingy. Honest and competent people should be appointed to positions of trust so as to make good utilization of the public wealth.

Islamic governance is based on the principles of sovereignty of Allah Who is the source of all powers and laws, *khilafat* (vicegerency) of man, *shura* (consultation), accountability of government, independence of the judiciary and equality before the law.<sup>27</sup>

### **Sokoto Caliphate and Good Governance**

Sokoto Caliphate as an Islamic state was run in accordance with principles of *shari'ah*. The founders of the caliphate demonstrated good qualities of leadership both in theory and practice. This made them to have achieved success in its ramifications. For instance, Shaykh Abdullahi bn Foduye in some of his writings such as *Diya' al-Hukkam*, expressed the qualities of good governance like justice and how a leader supposed to govern.<sup>28</sup> *Shari'ah* was fully implemented in Sokoto caliphate. Judges who were pious and honest were appointed. There were some recorded incidence of struggle to apply justice to all and sundry in the caliphate. Sultan Muhammad Bello applied *shari'ah* strictly during his administration. It was said that he used to revise the judgments of judges when dictated by their own interests.<sup>29</sup> The caliphate was administered by trustworthy and reliable leaders in which people irrespective of

colour, language or region enjoy their full rights without fear or favour. This shows commitment of the Sokoto caliphate leaders which ensured good governance throughout the caliphate.

### **Economic Recession in Nigeria**

Nigeria including other countries of the globe has experienced recession in their economy.<sup>30</sup> A number of factors have contributed to the said problem. Various economic and social analysts have expressed their views as to the causes of the recession in Nigeria. Achida was of the opinion that policy making of the government, insecurity, lack of involving private sectors in the planning of the economy, high rate of unemployment, high rate of population and poor attitudes toward agricultural production are some of the contributing factors.<sup>31</sup> According to Farayibi, delay in forming the cabinet gave room for leakages in the economy. There was no finance and coordinating minister of the economy to make concrete decisions and implement policy directions of government. Other factors include; introduction of the treasury single account (TSA), delay in signing the 2016 appropriation bill into law, fall in the global crude oil prices, exchange rate policy of central Bank of Nigeria (CBN) and low response and inactive of the government towards the problem.<sup>32</sup>

These are some of the factors of economic recession identified by some economic analysts in Nigeria. Notwithstanding these factors, the effect of the recession has manifested in the socio-economic spheres of life of the people. Therefore, the aim of this paper is to suggest ways of solving this problem from Islamic perspective.

### **Nature of Economic Recession During Sokoto Caliphate and the Role of the Government**

This is an attempt to understand the nature of economic recession if there was any during Sokoto caliphate with a view to knowing how the leadership of the caliphate dealt with the situation. This is in order to analyse some lessons that can be derived for the contemporary leaders on how to tackle the effect of the current economic recession in Nigeria.

Historically, before the establishment of the caliphate, people in the area were facing economic ills which had serious negative effect on their lives. The situation was explained by the Sokoto caliphate leaders in some of their writings. For instance, the ruling elites imposed heavy tax on the masses, there were oppression, bribery and corruptions, seizing of lands by force, illegal grazing of other people's crops, and extraction of money from the poor, among others.<sup>33</sup> This was the nature of the economy before the establishment of the caliphate. Even prior to the establishment of the caliphate, Shaykh Uthman bn Foduye, opposed vehemently against these economic evils. Referring to the incidence which happened when the Sultan of Gobir invited all *ulama'* including shaykh and presented them gifts, Shaykh only requested some other things part of which was to lessen the burden of taxation on the masses.<sup>34</sup>



When the caliphate was established as an Islamic state, these economic evils were fought and measures were taken which improved the living condition of the people. The people were advised not to remain idle. They were encouraged to learn a craft in order to earn a living. It was considered improper to eat what one had not earned by one's own efforts. They engaged in various handicrafts to produce necessities of life.<sup>35</sup>

The sources of the revenues were those prescribed by the *Shari'ah* such as *zakah*, *sadaqat*, *ghanimah* and *kharaj*. Shaykh bn Foduye was concern about his role as a leader about the economic affairs of his people. He therefore called for the revival of just Islamic economic institutions such as *al-Hisbah*, *Baytal-Mal*, *Zakah*, *waqf*, among others. These economic ideologies are evident in a number of his writings such as *Bayan Wujub al-Hijrah 'ala'Ibad*, *Kitab al-Farq*, *Siraj al-Ikhwana*, *Bayan Bid'ah al-Shaytaniyah*, *Najm al-Ikhwana* and *Nur al-Al-bab*.<sup>36</sup>

Furthermore, the Shaykh advocated the foundation of an economic system based on justice, sincerity, moderation, modesty and honesty.<sup>37</sup> Thus; justice is the key for progress while injustice leads to decadence. A just government can last even with unbelief but it cannot endure with injustice. He also warned against unhealthy practices such as fraud, adulteration and extravagance and their bad consequences in the economy.<sup>38</sup> He encouraged labour and hardwork, and rejected begging.<sup>39</sup> He encouraged his followers to engage in earning livelihood even if it is a menial job.<sup>40</sup> Division of labour was practised and illegal acquisition of wealth and property through fraudulent means were seized on behalf of public treasury. Shaykh was very emphatic on fair market functioning. In his work *Bayan al-Bid'ah al-Shaytaniyah* (On Satanic Innovations), he forbade ignorant persons from dealing in market, as such people may indulge in prohibited actions. It is for the sake of fairness in dealing in the market that he emphasized revival of the *hisbah* institutions whose functions include checking the prices, quality of goods, correct weights and measures, prevention of fraud and usurious practices, removal of monopolization of products, among others.<sup>41</sup>

It is understood that the economic dealings during Sokoto caliphate was based on justice, equity, fair dealing, trust, sympathy and good governance. These were the bases upon which they were able to withstand any form of recession during their time.

### **Lessons from Good governance of Sokoto Caliphate as a Solution to Economic Recession in Nigeria**

Sokoto caliphate leaders had demonstrated in both theory and practice, the role of the state in the economic affairs of their people, its sources of revenue and heads of expenditure. To achieve welfare and prosperity, a state must be based on values like justice and goodness.<sup>42</sup> They considered the state as responsible for the betterment of people's mundane and religious life. The government should remove obstacles lying in their way of progress. That the people enjoy peace and prosperity is more ensuring for the security of the country and strength of the government than maintaining huge army.<sup>43</sup> This shows that Sokoto caliphate leaders considered government as a guarantor of minimum livelihood for all subjects in need of such

assistance. Also the government was to ensure the provision of public utilities such as roads, bridges, mosques, city walls that ensure comfort and a life of piety for the citizens.<sup>44</sup> They prescribed that the leaders should take only the ordinary man's share as their salary from the Public Treasury and live a simple life. They considered the public treasury in the hand of the leaders as property of an orphan in the hand of a caretaker. This idea is in line with what Allah says in the Qur'an:

And try orphans (as regards their intelligence) until they reach the age of marriage; if then you find sound judgment in them, release their property to them, but consume it not wastefully, and hastily fearing that they should grow up, and whoever amongst guardians is rich, he should take no wages, but if he is poor, let him have for himself what is just and reasonable (according to his work). And when you release their property to them, take witness in their presence; and Allâh is All Sufficient in taking account.<sup>45</sup>

Thus, if the leaders have sufficient means to satisfy their basic needs, they should not take anything from the *Baytal-Mal*. The recipient from the *Baytal-Mal* should get only that much which is necessary and sufficient for the year.<sup>46</sup> Shaykh inculcated these principles among his followers. He opposed the Hausa ruling elite for their heavy taxation and violation of the *Shari'ah*. He condemned oppression, all unfairness, the giving and acceptance of bribes, the imposition of unfair taxes, the seizing of land by force, unauthorized grazing of other people's crops, extraction of money from the poor, imprisonment on false charges and all other injustices.<sup>47</sup>

Among the sources of income during the time include one fifth of the spoil of war (*al-khumus*), land tax (*kharaj*), poll tax (*jizyah*), booty (*fay'* - enemy's property obtained without actual combat), tithe (*ushr*), heirless property and lost and found whose owner is not traceable.<sup>48</sup> *Zakah*, with its specified beneficiaries formed a separate category, distinguished from the other sources of public revenue. If there is shortage of fund, the ruler may ask people to contribute as additional levy. But it should be according to the paying capacity of the person.<sup>49</sup> Thus, according to their perception, lower tax would provide incentive for economic activity and result into prosperity.

On the public expenditure, security was given top priority by preparing armaments and paying of soldiers. The remaining goes to judges, state officials, building of mosques, bridges and welfare of the poor. In case of any surplus, it may be kept in the *Bayt Mal* or emergency cases.<sup>50</sup>

From the foregoing, the following lessons could be derived which are essentials for the contemporary leaders in solving the current recession in the country.

First, the government should create an enabling environment for the people to learn various skills in order to be self-reliant. The ruler must work for the welfare of the people according to the provision of the law. A ruler is therefore a servant of the people. Second, revenue generated from various sources should be properly utilized for the benefit of the people. The state is responsible for the welfare of all citizens-Muslims and non-Muslims alike. It must guarantee the basic necessities of life such as

food, housing, clothing, medicine and education. All citizens should enjoy freedom of belief, thought, conscience and speech. They should be free to develop potential, improve capacity, earn wealth and own such wealth within the limits of the law.

Thirdly, economic institutions should be revived to ensure stability in the market prices, quality of goods, correct weight and measures, among others. Fourthly, the economic activities should be based on justice, sincerity, modesty, moderation and honesty. Furthermore, economic malpractices such as fraud, adulteration, extravagance, and the like should be sanctioned by the government. In addition, labour and hard work should be encouraged, idleness and redundancy be discouraged. There should also be division of labor to ensure quality of works and benefits. Marketers should be properly trained to ensure competency. Also, government should provide peace and security to ensure comfort in the conduct of affairs. Setting up high standard of political leadership by given due importance to educational standard, a good record of public service, a good moral standard and strength of character, a certain amount of goodwill among the people and firm commitment to the cause of the lower and middle classes. Also, basic necessities of life should be provided by the government to enhance the standard of living of the citizenry. Lastly, corruption of all sorts should be fought at all level ranging from political office holders, marketers, workers and the general masses. Leaders should have the feelings of their masses at heart through provision of welfare facilities. Islam encourages simplicity, modesty, charity, mutual help and cooperation. It discourages miserliness, greed, extravagance and unnecessary waste.

Finally, there should be checks and balances among all holders of public offices to ensure transparency and accountability. Everything in Islam is for the benefit and welfare of humanity. The economic principles of Islam are aimed at establishing a just society in which we behave responsibly and honestly, not selfishly fighting for the biggest possible share of something without regard for honesty, truth, decency, trust and responsibility. These are some of the lessons that can be derived from the good leadership of the Sokoto Caliphate. It is believed that good governance is very fundamental in ensuring the good condition of every society. Thus, learning from the good administration of Sokoto Caliphate, Nigerian government can no doubt solve all forms of recession.

## **Conclusion**

Economic recession is a global problem which affects the socio-political, moral and educational life of the people. Nigeria has experienced this recession which manifested in all the spheres of the life of the people. A number of writers have suggested different ways of solving this problem from both western and Islamic perspective. This paper on the other hand suggested good governance based on the teachings of Islam and practice of Sokoto caliphate as a solution to the problem. The paper highlighted on the nature of economic recession in Nigeria and during Sokoto Caliphate. It has also discussed good governance in Islam as practiced in Sokoto caliphate which assisted greatly in their socio-economic and political development. In view of the above, the paper suggested that lessons could be learnt by the

contemporary leaders from the good leadership of Sokoto caliphate which will no doubt help in ensuring recession free in the society. To ensure this achievement, corruptions of all sorts should be fought vehemently. Public wealth should not be in the hands of few individuals but should be properly utilized to ensure well-being of the *ummah*. People should be supported and encouraged to learn different skills for earning a living.

## Notes and References

---

- 1 J. Sinclair et al (eds), *BBC English Dictionary*, (Harper Collins Publishers Ltd., 1992), 497.
- 2 Sinclair, ...p.479
- 3 S. W. Junaidu, "The Concept of Leadership and its Application in the Sokoto Caliphate", *The Sokoto Caliphate: A Legacy of Scholarship and Good Governance*, Conference Proceedings of the Council of Ulama', Usmanu Danfodiyo University, Sokoto, 2005, 67.
- 4 S. Ashraf (ed), *Encyclopedia of Islamic Culture and Civilization*, vol.6, (New Delhi: Anmol Publications PVT. LTD., 2006),155-156
- 5 Ashraf,... 156
- 6 T. M. Fapohunda, "The Global Economic Recession: Impact and Strategies for Human Resources Management in Nigeria", *International Journal of Economics and Management Sciences* Vol. 1, No. 6, (2012), 2. [www.managementjournals.org](http://www.managementjournals.org)
- 7 Fapohunda, ... 2
- 8 A. O. Farayabi, *Perspective of Nigerian Economic Recession*, (Ibadan: Centre for Allied Research and Economic Development, 2016), 4
- 9 Farayabi, ...4
- 10 *Qamus al-Muhaddath*, Arabic-English, Shamila software
- 11 H. A. Al-Hakimy, *A'lam al-Sunnah al-Mansurah li I'tiqad al-Ta'ifat al-Najiyah al-Mansurah*, (Wizarat al-Shu'un al-Islamiyyah wal-Auqaf wa al-Da'wah wa al-Irshad, al-Mumalakat al-Arabiyyat al-Sa'udiyyah, 1422AH), 6.
- 12 Qur'an 4:125
- 13 Qur'an 31:22. See also Qur'an 22:34
- 14 *Sahih Muslim*, Al-Nawawi's commentary, A. Siddiqi (Trans), vol.1, Hadith No.1, (Beirut: Dar al-Arabiyyah Publishing, 2007), 23-26.
- 15 Qur'an 3:102
- 16 Ashraf (ed), *Encyclopedia of Islamic Culture and Civilization*,... 115
- 17 K. Muhammed, "The Shehu 'Uthman Dan Fodio: The reformer, the renovator and the Founder of the Sokoto caliphate (1774-1817)", M. A. Thesis, submitted to the Department of Anglo-Saxon Languages, University of Oran, Algeria, (2009), 145

- 
- 18 I. Sulaiman, *A Revolution in History: The Jihad of Usman Dan Fodiyo*, (np, London, 1986), 7-8
- 19 A. Islahi, “Shehu Uthman Dan Fodio and his Economic Ideas”, Islamic Economic Institute, King Abdul-Aziz University, Jeddah, 2008, p.6. <https://mpira.ub.uni-muenchem.de/40916/> as at 14th October, 2017
- 20 M. H. Nur, *Mafhum al-Imamah fi Fikr al-Siyasy Lil ‘Allamah al-Shaykh Abdullah bn Foduye: Muqaranah bi Ārǧ’I al-Fuqha’I al-Aqdamiyn*, (Kaduna: Dar Iqra’ Lil taba’ati wa al-nashr, 2013), 73.
- 21 Nur, ... 70
- 22 Nur, ... 73
- 23 Nur, 73
- 24 Qur’an 6:152
- 25 Qur’an 4:58
- 26 *Sahih Muslim, Sharh al-Nawawy*, al-juz’ al-Hady “Ashara, Hadith No.4701, (Beirut: Dar al-Ma’rifah, 1422AH/2001), 417
- 27 See the following verses sovereignty: Qur’an 3:154, 12:40, 25:2, 67:1, khilafat: Qur’an 2:30, 6:165, 10:14, shura: Qur’an 3:159, 42:38, among others.
- 28 Nur, *Mafhum al-Imamah fi Fikr al-Siyasy Lil ‘Allamah al-Shaykh Abdullah bn Foduye: Muqaranah bi Ārǧ’I al-Fuqha’I al-Aqdamiyn*, ..., 73-76.
- 29 Junaidu, “The Concept of Leadership and its Application in the Sokoto Caliphate”, ... 69.
- 30 B. Achida, “Economic Recession” in *Sakkwatawa Kwan Lafiya- A Daily Vision F.M. Radio Programme, Sokoto, Aired Between 8-10am, on 10th October, 2017*
- 31 Achida, ...
- 32 Farayabi, Perspective of Nigerian Economic Recession, ..., 4-5.
- 33 A. Islahi, “Shehu Uthman Dan Fodio and his Economic Ideas”, ...7
- 34 I. A. B. Bologun, *The Life and Works of Uthman DanFodio: Muslim Reformer of West Africa*, (Lagos: Islamic Publications Bureau, 1981), 34-35
- 35 A. Islahi, “Shehu Uthman Dan Fodio and his Economic Ideas”, Islamic Economic Institute, ..., 7
- 36 Some of these works include: *Bayan Wujub al-Hijrah `ala’-Ibad, Kitab al-Farq, Siraj al-Ikhwan, Bayan Bid`ah al-Shaytaniyah, Najm al-Ikhwan and Nur al-Al-bab*
- 37 A. Islahi, “Shehu Uthman Dan Fodio and his Economic Ideas”, Islamic Economic Institute, ..., 7
- 38 U. Foduye, *Bayan wujub al-Hijrah al al-‘Ibad*, F.H. Al-Misri (Trans), (Khartoum: Oxford University Press, 1978), 142

- 
- 39 Foduye, ... p.142
- 40 M. A Kani, *The Intellectual Origin of Sokoto Jihad*, (Ibadan: Imam Publication, 1984), 86-87
- 41 U. Foduye, *Bayan al-Bid' al-Shaytaniyyah Allati Ahdathuha al-Nas fi Abwabi al-Millah al-Muhammadiyah*, Mutabi' al-Zahra' li I'lam al-Arabi, nd, 11-13
- 42 I. A. O Bologun, "The Economic Ideas of Sokoto Jihad Leaders, *Islamic Economics*, International Seminar, Sokoto, University of Sokoto, 1985.
- 43 U. Foduye, *Bayan wujub al-Hijrah al al-'Ibad*, F.H. Al-Misri (Trans),... 66-67.
- 44 S. A. Gusau, "Economic Ideas of Shehu Uthman Dan Fodio", *Jimma*, vol.10. No.1, 143
- 45 Qur'an 4:6
- 46 Gusau, "Economic Ideas of Shehu Uthman Dan Fodio", *Jimma*, vol.10. No.1,... 150
- 47 Islahi, "Shehu Uthman Dan Fodio and his Economic Ideas", ... 7
- 48 Foduye, *Bayan wujub al-Hijrah al al-'Ibad*,... 123
- 49 Foduye, ... 124
- 50 Foduye, 131

# Identifying Nigerian Economic Recession: Islamic Perspective

**Abubakar Kawu Hassan**  
abubakrkawuhassan@gmail.com

**Hussaini Muhammad**  
husmusman13@gmail.com

And

**Ahmad Adamu Kuta**  
Department of Islamic Studies,  
Niger State College of Education, Minna.  
ahmadadamu10@gmail.com

## Introduction

History of economic recession is as old as the history of humanity itself, dating back to the third century as a result of economic depression, civil crises, invasion and diseases). In essence, the Nigerian economic crises stem from the global economic crises resulting to the breakdown and decline in economic vigor, downsizing, unemployment, crashes in money market and galloping inflation.<sup>1</sup>

It is in corroboration with the above statement that Farabiyi<sup>2</sup> posited that, the not too recent Nigerian economic recession was just an official declaration of the situation the Nigerian masses have been battling with for quite sometimes now. It is in the light of these submissions that this paper examines the concept of economy and economic recession in Nigeria, its historical antecedents, its effects on the general developments of Nigerians, the perceptions and attitudes of Nigerians on economic recession and of course, the viewpoint of Islam and solutions on the subject matter under discussion.

## Definition of Concepts

### Economics

According to *New Age International*, the word 'Economics' originates from the Greek work 'Oikonomikos' which can be divided into two parts: 'Oikos' meaning 'Home' and 'Nomos' meaning 'Management' Thus, Economics means 'Home Management'. The head of the family faces the problem of managing the unlimited wants of the family members within the limited income of the family which is also true for a society too.<sup>3</sup>

There are different types of definitions offered by different experts globally on the meanings of the word economics. However, the American Economic Association purported that economics is the study of how people choose to use resources

including the time and talent people have available, the land, buildings, equipment and other tools at hand and knowledge of how to combine them to create useful products and services.<sup>4</sup> On the other hand, Khumalo sees economics as a study of how humans use knowledge to identify resources and use these scarce resources to create, using knowledge, and commodities and distribute them among people.<sup>5</sup>

### **Islamic Economics**

In tune with the world trends, there are different types of definition purported by Islamic Scholars on the term Islamic Economics. Some of the most prominent ones were the propositions of Manan<sup>6</sup> and Makarim<sup>7</sup> who asserted that, Islamic Economics is a science that deals with wealth and its relation to men from the point of view of the realization of justice in all forms of economic activities. Zaman sees Islamic Economics as a social science that seeks to study the economic problems of a people imbued with the values of Islam.<sup>8</sup> In fact, Siddiqui summarized it as “the study of how different sectors of an economy could be organized on the basis of the interpretations of the guidelines given by Islamic sources of knowledge in a Muslim society.”<sup>9</sup>

### **Economic Recession**

Economic Recession by definition is multifaceted and it is therefore defined by different people from different angles. Nevertheless, the Nigerian National Bureau of Economic Research proposed that, it is a significant decline in the economic activity spread across the country, lasting more than a few months normally visible in real Gross Domestic Product (GDP), real personal income, employment (non-farm products), industrial production and wholesale retail sales.<sup>10</sup> Razimi made further clarification that, economic recession is the periodic but regular up-and-down movements in economic activity measured by fluctuations in real GDP and other macro-economic variables like unemployment and inflation.<sup>11</sup>

### **Nigerian Economic Recession: Historical Perspective**

According to data, the Nigerian economy has recorded two consecutive quotas of economic recessions in both oil and non-oil sectors like in the manufacturing, constructions, trade, transport, hotels and restaurants, finance and insurance, real estate with Agriculture and telecommunications as exceptions.<sup>12</sup> Outlook listed some of the factors for the economic recessions as legacy factors, policy implementations, political/security issues, oil dependency, oil price collapse, low sovereign savings, political risk, fiscal leakages, governance vacuum, financial recklessness, weak economic cabinet and so on.<sup>13</sup>

### **Effects of Economic Recession in Nigeria**

The Central Bank of Nigeria has hinted on some of the effects of the Nigerian economic recessions. It affects all aspects of national life, dwindled demands for goods and services, most of the workers were laid off because their employers could not afford to pay them, fall in stocks and dividends, more credit defaults and bankruptcy.<sup>14</sup> In the same vein, Opeyemi is also of the opinion that, there are cases of unemployment, retrenchments, downsizing and layoffs which served as indications to troubled economy.<sup>15</sup> In the opinion of Umejiaku, the economic recession seems to



affect the socio-political structures, Nigeria's Credit Conditions, general living standard, imports production and employment as well as consumption demands in Nigeria.<sup>16</sup>

Indeed, most of the devastating effects of recession on the Nigerian economy as at 2009 and 2016 were that, there was rapid capital outflow and significant oil price slumps, trail off in production, endemic corruption and poor visionary ability of the leaderships such that no fewer than 112 million Nigerians were living below poverty line.<sup>17</sup> Similarly, Farabiyi added that, one of the causes of the 2016 Nigeria economic recession was the delay in forming cabinet, introduction of Treasury Single Account (TSA) meant to block financial loopholes in the economy and minimize corruption, subsidy removal to checkmate economic monopoly of the political class, delay in signing the 2016 appropriation bill into law, the fall in the global crude oil prices, exchange rate policy of the Central Bank of Nigeria and unfulfilled promises of the government.<sup>18</sup>

### **Attitudes and Perceptions of Nigerians on Economic Recession**

A civic organization driven to make the Nigerian budget and public data more understandable and accessible to Nigerians by name BudgIT asserted that, the economic recession is simply the manifestation of years of the states' dependence on revenue from the oil, a persistently unhealthy domestic business environment, external trade shocks, willful dysfunction between fiscal and monetary policies, weak institutions and lack of diversified exports policy.<sup>19</sup> This was corroborated by another observer that, the Nigerian economy has continued to witness renewed and sustained recession, characterized by galloping inflation, unemployment and declining businesses.<sup>20</sup>

In another development, Opeyemi commenting on the state of the Nigerian economy, lamented that, what is worse is that individuals have nowhere to turn to except indulging in misconduct and societal-condemned activities like militancy and robbery, advanced free fraud, ritual practices for fetish money and our leaders sit almost helpless and hence, the wide spread of mistrust and distrust in the competency of the financial sector.<sup>21</sup>

In essence, Razimi lamented that the Nigerian economy continued to face constant recession despite abundance of both natural and human resources due to adoption of capitalist system of economy which has proven to be a failure for centuries, such that its GDP dropped to 28%, unemployment rate is at 26%, inflation 9.6%, lending rate 25% and poverty incidences had widened.<sup>22</sup> And thus, Nigeria is yet to undergo the necessary structural changes that would facilitate sustainable economic development secure acceptable minimum standard of living for its citizens.

For many Nigerians recession is seen as a challenge in their economic lives. They therefore work harder to get out of the predicament. Although much of the reasons for recession is blamed on government, because of the age-long dependence on government facilities, they are encouraged to face the challenges through more

engagement in economic activities such as farming, trading and other sectors in order to make both ends meet.

### Islamic Perspective

Islam is a comprehensive religion that comprises not only religious rites and rituals but also touches on issues involving worldly affairs, in order to fashion and uplift the human spirit, hence, the building of a just, egalitarian and civilized society. In Islam, human life must be respected and protected via social justice, compassion, equity and devotion to Allah (SWT).

The word economics which in Islamic parlance i.e. Q 9:24 is usually referred to as *Iqtisaad* (اقتصاد) is derived from an old Greek term meaning ‘the planning of home affairs wherein its active members associate in producing the commodities and performing the services, and all of its members share what they possess’. Technically, it refers to the management of funds, either by production and distribution.<sup>23</sup>

It has been notably observed that there are three broad world views on economic systems i.e. liberalism (Capitalism), Communism (Socialism) and Islamic System of Economy.<sup>24</sup> Nevertheless, the failure of both Capitalism and Socialism is no longer news as referenced in the write-ups of world economic experts.

The major difference between Islamic economic system and the other two is that, economic well-being is not viewed as an end to itself and cannot be the sole purpose of life. Again, in both the Capitalist and Socialist systems, production is the core aspect of the economy i.e. if production is maximized, individuals will benefit through the trickle-down effect and hence, producers and entrepreneurs are the driving force, in short money is from the poor to the rich.<sup>25</sup> Some of the highlights of Islamic economic system are:

- (i) It is dual in nature, that is, it is inbuilt materially as well as spiritually in purpose.
- (ii) Allah (SWT) has created enough resources to take care of the various needs of human beings and hence, the problem would be that of distribution of the economy (food, clothing, shelter etc.) and not that of production.
- (iii) Man is seen as a part of the social system with an obligation to propagate what is good and discourage what is evil – *amr wa nahy*, as in Qur’an 16:90 that:

\* إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ  
وَالْمُنْكَرِ وَالْبَغْيِ ۗ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿٩٠﴾

Allah commands justice, the doing of good, and Liberality with and kin, and He forbids all shameful deeds, and injustice and rebellion: He you, that ye may receive admonition.

الَّذِينَ إِنْ مَكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ  
وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَاللَّهُ عَاقِبَةُ الْأُمُورِ ﴿٢٤﴾

(They are) those who, if we establish them in the land, establish regular prayer and give regular charity, enjoin the right and forbid the wrong: with Allah rests the end (and decision) of (all) affairs (Qur'an 22:41).

- (iv) It seeks to encourage competition by way of asking mankind to seek and develop natural resources in order to produce goods and services as reflected in some of the Qur'an verses:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ ۗ وَإِلَيْهِ  
الْأُنشُورُ ﴿١٥﴾

He it is who has made the earth subservient (i.e. easy for you to walk, to live and to do agriculture on it), so walk in the path thereof and eat of His provision. And to Him will be the Resurrection (Q 67: 15).

وَهُوَ الَّذِي سَخَّرَ الْبَحْرَ لِتَأْكُلُوا مِنْهُ لَحْمًا طَرِيًّا وَتَسْتَخْرِجُوا مِنْهُ حِلْيَةً  
تَلْبَسُونَهَا وَتَرَى الْفُلْكَ مَوَاجِرَ فِيهِ وَلِتَبْتَغُوا مِنْ فَضْلِهِ ۗ وَلِعَلَّكُمْ  
تَشْكُرُونَ ﴿١٤﴾

And it is He who has subjected the sea (to you), that you eat thereof fresh tender meat (i.e. Fish), and that you bring forth out of it ornaments to wear. And you see the ships ploughing through it, that you may seek (thus) of His Bounty (by transporting the goods from place to place) and that you may be grateful (Q16:14).

- (v) Wealth (*Rizq*) unlike in Capitalism and Socialism is not seen as an end to itself but a means to a higher values and therefore, earned, invested and spent in such a manner that it will be of benefit to the individual, his family and the society as a whole, putting in view man's hunger for resources and interest to accumulate as referenced in one of the Prophet tradition that:

لو أن لابن آدم واديا من ذهب أحب أن يكون له واديان, ولن يملأ فاه إلا التراب .

If the son Adam is to be given a valley of gold, he will love to have a second and a third, nothing fills his stomach but sand (Bukhari, Hadith No. 444, Vol.8, Book 76).<sup>26</sup>

- (vi) Islam recognises the importance of profit making but adds spirituality to it i.e. that all resources belong to Allah (SWA), the Creator, the Supreme Owner of all wealth hence, human beings are simply trustees (managers) of Allah's

resources. This creates check and balances and checkmates selfish and unfair tendencies that may mistaken notions palpable of the Capitalism and Socialism.

- (vii) Islam is not against the acquisition of material pursuit as hinted in Qur'an 28:77 that:

وابتغ في ما ءاتوك الله الدار الآخرة ولا تنس نصيبك من الدنيا

But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of lawful enjoyment in this world.

It is in view of this that Islam abhors the accumulation of wealth in the hands of some few individuals who are obsessed and preoccupied with material pursuit at the expense of spiritual gains as substantially seen in Capitalism and Socialism, as aptly painted by G. William Donhoff in Usmani that “ in United States wealth is highly concentrated in a relatively few hands and as at 2007, the top 1% of the upper class owned 34.4% of all privately held wealth while the managerial ,professional and small sale business had 50% translating to 80% and those from low stratum owned less than 20%.<sup>27</sup> It is in the context of this that the Qur'an asserts: “In order that it may not become a fortune used by the rich among you” (Q59:7).

- (viii) Transparency and Accountability: Account (*Hisab*) is the root word of accounting. In reference to the Qur'an, it infers to one's obligation 'to account' to Allah on all matters pertaining to human endeavours. Accountability in Islam is emphatic in the sense that, it is done solely to seek Allah's pleasure (*Rida*) and the promise of rewards (*Jaza'*) in the hereafter.

Transparency on the other hand is the ability of the citizenry having right to available information pertaining to governance i.e. the openness in governance. Others are honesty and trustworthiness, competency etc. As expected, some of the pillars of Islamic Economic System among other are: (i) The prohibition of *Riba* الربا (Interest) (ii) The prohibition of *Maysir* الميسر (Game of Chance or Speculations) (iii) Prohibition of *Gharar* الغرر (Excessive Uncertainty). According to Hamdi and Rahman <sup>28</sup> some of the key expositions of earnings in Islamic economic system that accrue benefits to the individual, his family and the society at large are:

- (i) It guarantees a process of distribution whereby all participants in the market are rewarded for been exposed to risk and liability i.e. both shares profit and loss and thus, replaces *Riba* (Interest).
- (ii) It allows the forces of demand and supply to determine the market though subject to *Shari'ah* regulations and prohibitions unlike its two counterparts.

- (iii) The circulation of wealth through *Zakat* in order to pave ways for poverty alleviation.
- (iv) Voluntary *Sadaqah* (Charity) and *Waqf* (Endowment Fund) in order to create social cohesion.
- (v) The whole system is built on *Iman* (Faith), *'Adl* (Justice) and *Taqwa* (Consciousness of Allah, *adab* (morality) and *hikmah* (wisdom).

Judging from what have been said so far, it is apparent that the intimidating factors on the Nigerian economic recession include, administrative lapses, incompetence, irregular and shallow economic policies, lack of political will (continuation of economic blueprints by successive governments), lack of implementation of economic programmes and policies, over dependence on dollars, over dependence on oil as the only source of economic growth, over dependence on foreign loans by all the three tiers of governments, over dependence of both state and local governments for monthly revenue allocations by the centre, too many channels porous to economic sabotage, budgetary leakages that leads to economic sabotage with corruption( in all its ramifications) at the apex.

### **Recommendations**

In view of the above economic maladies, the following measures can be adopted to check the incessant encroachments of economic recession:

- (i) A formidable economic team who are tested, disciplined, having *Taqwa* (consciousness of God), reliable, responsible and imbued with clear-cut policy directions should be instituted.
- (ii) To regulate inflation, the use of paper money (dollar, pound sterling etc.) be discouraged.
- (iii) Charging of interest, usury (*Riba*), game of chance or speculation (*Maysir*) and excessive uncertainty (*Gharar*) as practised in stock markets and banks be discontinued.
- (iv) Diversification of the economy by way of engaging other sectors e.g. agriculture and other resources instead of over reliance on oil.
- (v) The use motivation especially those Nigerian citizens who excel in the aspects of integrity, discipline and *Iman* from the three tiers of governments in order to serve as roll-models for others.
- (vi) Over dependence on external loans be discouraged, instead, governments should look into internally generated revenue (IGR) in the three tiers of governments.
- (vii) Nigerians should be God Conscious at all times through diversification of economy and hard work during the trial periods and the periods of sufficiency.
- (viii) Muslims in Nigeria should utilize the period of recession to reflect on their relationship with Allah (SWT) and also with fellow human beings to ensure progress and sustainable development in Nigeria.

## Conclusion

Economic recession in the realm of global economy had been a contentious issue for decades in view of its dynamism. Economic recession has been understood and defined using varying parameters and factors by different scholars and economic experts and analysts. Nigeria as part of the global world was said to have experience two significant economic recessions precisely in 2004 and 2016. It is in the context of this premise that the paper examines the concept of economic recession, historical antecedence of the Nigerian economic recession, attitudes and perceptions of Nigerians on the Nigerian economic recession, the effects of recession on the various sectors of the Nigerian economy and of course the Islamic perspective in relation to the Nigerian economic recession. The paper recommended some measures to check future economic recession in Nigeria.

## Notes and References

1. Central Bank of Nigeria, "Understanding Monetary Policy" Series No.4 'Economic Recession' February, 2012.
2. A.O. Farabiyi, "Perspectives on the Nigerian Economic Recession". (Ibadan: Centre for Allied Research and Economic Development, Ibadan 2016), 4
3. New Age International, [www.newagepublications.com](http://www.newagepublications.com)> samplechap...Retrieved November 18<sup>th</sup> 2018
4. American Economic Association (AEA) 2010, 'What is Economics? [www.Vandrbilt.Edu](http://www.Vandrbilt.Edu).
5. B. Khumalo, "Defining Economics in the Twenty First Century".Retrieved December 12<sup>th</sup> 2018 from [http:// www.sci RP.org/Journal/me.P.14](http://www.sci RP.org/Journal/me.P.14).
6. M.A. Manan, Islamic Economics as a Social Science: Som Methodological Issues. *Journal of Research in Islamic Economics*, (1986), 49-64.
7. Z.A.Makarim, "Ilm al-'Adl al-Iqtisadi". (Cairo, Dar al-Turath, 1984), 37.
8. A. Zaman, "Definition of Islamic Economics". *Journal of Research in Islamic Economics*.Vol.2. 49-50.
9. S.A. Siddiqui, "Defining Economics and Islamic Economics" *International Association for Islamic Economics*, Vol.15, No.2 (2011), 113-142.
10. National Bureau for Economic Research (NBER), "Definition of Economic Recession". Retrieved November 24<sup>th</sup> 2018 from <http://www.bank.gov.ua/ENGL/mecro/index.html>
11. A.S.M. Razimi and D.A. Yusuf, "Nigerian Economic Recession: An Islamic Perspective" *International Journal of Islamic Banking and Finance and Business*.(2010).

12. NBER, .2
13. Outlook , “Understanding Nigeria’s Recession”,Lagos, RTC Advisory Services Ltd, 2016.
14. CBN 1
15. G. M. Opeyemi, “The Restiveness of the Nigerian Youth and the Problem of Unemployment in the New Dispensation” .Ohio, U.S.A, Laramaid Publications,(2008).
16. I. Umejiaku, “ Impact of Economic Recession on Macroeconomic stability and Sustainable Development in Nigeria” (2016).
17. Budget IT, “The Nigerian Economy: A Short History of how oil price and production swings determine the fate of a Nation” .Lagos, Nigeria, (2017).
18. Farabiyi, 1
19. BudgIT ( p.4)
20. M.T. Fapohunda, “The Global Economic Recession: Impact and Strategies for human resources Management in Nigeria”. *International Journal of Economics and Management Sciences*. Vol.1, No.6, (2012), 7-12 .
21. Opeyemi 3
22. Razimi 2
23. T. Nabhani, *The Economic System of Islam* 6<sup>th</sup> Edition, 7<sup>th</sup> Print, 2008.
24. A. Hamdi,. and A.F.Rahman, “The Causes and Solution of Global Financial Crises: A Perspective of Islam”, *Arabian Journal of Business and Management Review* (OMAN CHAPTER) Vol.3, No.7; Feb,(2014).
25. Hamdi & Rahman, 2
26. I.M.A. Bukhari, *Sahih al Bhukhari* (Cairo: Dar al-Bayan Al-arabiyyah, 2005).
27. M.T.Usmani, “Present Financial Crises Causes and Remedies from Islamic Perspective”, (2014).
28. Razimi, 10.

# Identifying the Tradable Aspects of Nigerian ‘*Ulamā*’s Services in the face of Economic Recession and Dignity of the Profession

**Uthman Mohammed Mustapha Kannike**

Postgraduate Candidate,

Department of Islamic Studies, Bayero University, Kano.

[almustaphaum@yahoo.com](mailto:almustaphaum@yahoo.com) or [almustaphaum@gmail.com](mailto:almustaphaum@gmail.com)

08056664157

## Introduction

‘*Ulamā*’ is the plural form of the Arabic words *Ālim* and *Alīm*, each of which simply means cognizant, learned, erudite and professional among other terms.<sup>1</sup> ‘*Ulamā*’ is used for Islamic scholars. The Hausa and Yoruba equivalents are *malammai* and *Alfa* respectively. The existence of these titles in Nigeria can be traced back to the introduction and spread of Islam in Hausa and Yorubalands through Muslim traders, preachers and itinerant scholars as well as migration. Besides proving the antiquity existence of the ‘*Ulamā*’, the necessity and significance of this discussion would be more acknowledged if one traces the services of the ‘*Ulamā*’ and their condition in Nigeria back to the period before the arrival of British masters.

Obviously, for the fact that the British administrators were bent on showing superiority of the type of education they introduced over the traditional Islamic education, as a result of which they gradually and systematically phase out or marginalize Islamic education and extinguish the literary tradition which prospered for centuries. Invariably, both efflorescence of Islamic schools and the living condition of the ‘*Ulamā*’ were tampered with. Series of researches have therefore been carried out on way forward to remedy the deteriorating nature of the Islamic schools but few or nothing has been concentrated on the plight of the ‘*Ulamā*’ especially as the world now faces economic recession.

Apart from the local Qur’ānic teaching which was the most central occupation and oldest engagement of the ‘*Ulamā*’, some other services emerged along the line which were not purposely introduced by the early ‘*Ulamā*’ to serve as means of acquiring wealth but rather to take care of the demands of the Muslim community. These services included educational, intellectual, spiritual, psychological and social. Because the atmosphere was favourable, the ‘*Ulamā*’ of the past did not expect much from the community while giving out these services. Perhaps, the circumstance surrounding the change in the situation of the ‘*Ulamā*’ is multifaceted. The crux of the matter in this work is to examine the list of services rendered by these ‘*Ulamā*’ and possibly identify those which can politely fetch economic stability and stand as means of sustenance to the ‘*Ulamā*’ without jeopardizing the dignity of their profession. Therefore, this paper is made up of three major components: antecedent of Nigerian



‘*Ulamā*’: their services and economic sustenance; the current economic recession and services of Nigerian *Ulamā*’ and lastly, tradable aspects in the services of Nigerian ‘*Ulamā*’.

### **Antecedent of Nigerian ‘*Ulamā*’: Their Services and Economic Sustenance**

Researchers are unanimous on the fact that prior to the fall of the Sokoto caliphate in 1903, there existed two mighty citadels of ‘*Ulamā*’ and Islamic scholarships in the territory later named Nigeria, namely Kanem Borno and Sokoto caliphate. Islām was well established in these two areas and the ‘*Ulamā*’ were highly placed with the Shari’ah well entrenched in the lives and affairs of the inhabitants.<sup>2</sup> With the fall of these two strongholds from 1902 to 1903, the colonialists brought them together under the name of Northern Nigeria.

In Kanem Borno, ‘*Ulamā*’ were highly respected by the rulers, the Mais, to encourage them to maintain the culture of Islamic scholarship and knowledge in the society. ‘*Ulamā*’ were granted *Mahram*, a grant in privilege exempting them from the services to the state, purposely for them to concentrate and be preoccupied with teaching of the Qur’ān and other Islamic sciences.<sup>3</sup> These scholars were generally made comfortable as they were to carry the challenge of passing Islamic learning and scholarship to other parts of Africa especially their immediate neighbours.<sup>4</sup> On this account, Alkali puts on record that in conformity with the long established tradition of the *Mahram*, Mai Ali Gaji granted to Ibn Abdul Quwata among other ‘*Ulamā*’ a privilege of exemption from military service and taxation. Their families were given “the land of Marra, Kwolo and Miyo to the service of God and the Noble Prophet (PBUH) till the distant age of their descendants.”<sup>5</sup>

The prestigious status that enhanced economic stability of ‘*Ulamā*’ in the early days of Kanem Borno seems inestimable, but it is not out of place to add that the Mais considered the services rendered by the ‘*Ulamā*’ more important than the material value of the land. The ‘*Ulamā*’ who attended higher status were given title of Imam, Qadi, Wali, Shettima, Talib, Kanenndi etc for the encouragement of learning and to further bring the ‘*Ulamā*’ to the forefront of the state affairs.<sup>6</sup>

A semblance of placement of ‘*Ulamā*’ in the Kanem was also the case in the Hausa states. For instance, Sheikh AbdulKarim al Maghili from Tilmisan in modern Algeria, (d. 910AH/1504CE) was said to have come to Katsina around 1493CE.<sup>7</sup> Sheikh al Maghili being the then Chief Imam was assisted by Qadi Sheikh Muhammad bin Ahmad bin Abu Muhammad otherwise known as ‘Aida Ahmad al Tazakhti Dantakum (1470-1540CE).<sup>8</sup>

Other Hausa states like Kano, Sokoto and Zazzau emulate Katsina in the title of Dan Masani and confer it on some prominent Islamic scholars.<sup>9</sup> This report may suffice as it implies that, while emulating each other’s better ideas, the Hausa states generally created favourable platform that enriched the ‘*Ulamā*’ to prestigiously carry out their distinguished services and to economically live comfortably with their families.

Ilorin, though not mentioned as one of the *Hausa Bakwai*, was without any doubt a part and parcel of Sokoto Caliphate. Ilorin, at a point in time, in the earliest stage was peopled almost exclusively by Yorubas.<sup>10</sup> With the passage of time, the community became culturally multifarious following the influx of a multiplicity of other cultural and sub-cultural groups. One of those that came later was a Fulani itinerant Muslim scholar from the North called Shaykh Salih *Ālimi* bn Janta. On his arrival, he met a group of ‘*Ulamā*’ in the midst of some Muslims at Oke Sunna. He became very close with this group that he taught them half part of *Tafsir Jalalayn* which they did not have previously.<sup>11</sup> He also identified with ‘*Ulamā*’ and the Muslims existing in Gambari quarters who were basically from Northern part of Nigeria.<sup>12</sup>

The leaders of all the four hitherto communal groups in Ilorin accepted *Ālimi*’s spiritual superiority and subordinated themselves to his leadership. He led the first *Jum’at* prayer and hence became the first chief Imam of Ilorin.<sup>13</sup> However, to give other ‘*Ulamā*’ of the era desired reputation (which is the focus of this paper), Shaykh *Ālimi* distributed the functions and services placed on him among other ‘*Ulamā*’. For instance, during his *Tafsīr* session he engaged the services of two renowned scholars in recitation: Shaykh Yusuf al-Mali (al-*Malawy*), an elderly Malian and Shaykh Ahmad b. Sanni, a Fulani Mallam from Birnin Kebbi. The two were very popular Islamic scholars and they rendered services sincerely with Shaykh *Ālimi* as the first and second *Ajanasi* (Yoruba word for a reciter) respectively<sup>14</sup>. Noticeably, Shaykh *Ālimi* assigned different ‘*Ulamā*’ with services of different nature and demands. In this regard, he concentrated on propagation of Islam and assigned Shaykh AbdulSalam, his son, to attend on his behalf, to non-religious matters for adjudication or advice.<sup>15</sup>

After the death of Shaykh *Ālimi* and subsequent confirmation of Shaykh AbdulSalam as the first Emir, the latter continued with his duties and services and distributed the former’s own to different scholars around him. He declared the two reciters of Shaykh *Ālimi* as the chief Imam and his second. But before the conclusion of this hierarchical arrangement, the elderly Malian, Shaykh Yusuf al-Mali (al-*Malawy*) had died. Shaykh Ahmad b. Sanni al-*Fulāny* was appointed as chief Imam while the eldest son of Shaykh Yusuf in person of Shaykh Abubakr Garba al-*Malawy* became the deputy to the chief Imam.<sup>16</sup> Emir AbdulSalam also elevated the Imam of the people of Gambari quarters, as the next in rank to the aforementioned two. That was Shaykh AbdulMumin, a migrant from Bukani near Bida.<sup>17</sup> He was succeeded at the instance of Emir AbdulSalam by his son, Shaykh Abdul-Baki as one of the three principal Imams of Ilorin.<sup>18</sup>

The main function of these Imams was to lead the Muslim congregation of the Emirate in weekly *Jum’ah* prayers in the Central Mosque<sup>19</sup> and of course to lead annual *’īd al-Fitr* and *’īd al-Aḍḥā* prayers. Other services that were later incorporated include leading other ‘*Ulamā*’ if they are present in occasions like *Tasmīyah* (naming), *Walīmah* (banquet) for completion of the Qur’ān, *Aqdu an-Nikaḥ*

(marriage) and *Janāzah* (funeral) prayers. Heretofore, none of the ‘*Ulamā*’ would demand any payment before, during or after any of the stated occasions.

Apparently, the economic stability of the early ‘*Ulamā*’ in the Emirate was achieved through benevolence of the Emirs, charity from well-to-do individuals and self-positive proactive efforts. It is on record that the Emirs AbdulSalam and his brother, Emir Shitta invited many notable scholars from other parts of the North to join the existing ones in Ilorin. The two Emirs also provided plots of land, pairs of clothes and large quantities of food items, among other things to many of the existing and invited ‘*Ulamā*’<sup>20</sup>.

Nevertheless, those scholars were found not relying on expectation of any human benevolence or charity to make their living. Rather, they lived according to the teaching of Islām by relying on Allah and being content with whatever provided by Allah. It is instructive to quote that

Early generations of Islamic scholars in Ilorin were reported to have derived their means of livelihood through esoteric means. This made them become venerated in the society. They were responsible for feeding, clothing, and provision of shelter for members of their respective families as well as their students.<sup>21</sup>

Another excerpt that describes the economic life of the early ‘*Ulamā*’ in Ilorin is from Arabic source to be followed with an interpretation that is close to its meaning:

وكان المشايخ وطلبهم يقسمون أوقاتهم ثلاثاً: قسم للتعليم أو التعلم وذلك من الصباح إلى الظهر، وقسم للحرفة والصناعة التي يعيشون منها وذلك من الظهر إلى العصر، وقسم للبيع والشراء لعرض مصنوعاتهم في السوق وذلك من العصر إلى المغرب  
ومن بعض المشايخ من يكتسب معيشة من نسج الثياب وبعضهم من الوشى على القميص أو على البرانس، وبعضهم خطاط يكتب المصاحف وكتب العلوم للراغبين فيها، وقليل من أولئك العلماء من يقبل وظيفة الدولة مثل القضاء لأنهم كثيراً ما يهربون من هذا المنصب

The scholars and their students used to divide their period (on daily basis) into three: A period for learning or teaching; that is from morning to afternoon (time of *Zuhr* prayer), then a period for occupation and handiwork to make their living; that is between end of *Zuhr* (prayer) and period of *Asr* (prayer) and a period to market the products of their handiwork; that is between end of *Asr* (prayer) to the sunset (period of *Maghrib* prayer).

Some of the scholars made their living on weaving of cloth, knitting of embroidery design on caftan or cap. Some of them were scribes who wrote copies of the Qur’ān and other (Arabic) books for interested customers. It was only a few among the ‘*Ulamā*’ who would accept

official job like judiciary (*alkalai*) because they ('*Ulamā*') mostly eschewed the offer (of being a judge).<sup>22</sup>

The '*Ulamā*' of Oyo, Iwo, Ilaro and other parts of Yoruba land had similar experience to those of Ilorin. This is not only due to proximity or contribution of Ilorin to the development of Islamic scholarship in Yoruba land, but also because some of the said Yoruba territories received Islam almost same time with Ilorin and virtually from the same source.<sup>23</sup> Jimoh uncovered certain indications of the existence of Islam in Oyo before the arrival of Shaykh *Ālimi* during his sojourn in the Empire.<sup>24</sup> It is also disclosed by Abubakre that some Kanuri Muslim preachers who were referred to as *Kannike* '*Ulamā*' in Iwo passed through Ilorin and situated around Iwo, long before the *Jihād* of 'Uthmān b. *Fūḍī*.<sup>25</sup> In the case of Ilaro, Ismail Musa traced the advent of Islam and '*Ulamā*' to arrival of Shaykh Musa Kannike, a Kanuri Islamic scholar who inaugurated Islamic propagation and practice in Ilaro in 1860 CE.<sup>26</sup>

Unlike the early Ilorin '*Ulamā*' who engaged in crafts, weaving and writing to make ends meet, the '*Ulamā*' in many parts of Yoruba land occupied their time with farming and craft notwithstanding their commitment to teaching and preaching. The reason for this engagement is given thus:

It is due to the social and economic life of the Yoruba, which depends on farming and craft. The organization of the Qur'ān school also contributes to this. School fees are not levied. The teachers are neither paid wages by an established authority nor by the parents of their pupils. They received only token, often in kind more than in cash. The teachers are therefore left with no choice but to support themselves, their families, as well as the pupils in their boards.<sup>27</sup>

The above writer has made it abundantly glaring that being a member of '*Ulamā*' was not an excuse for not earning a decent living, so such member had the choice to engage in any of the available occupation. It is noteworthy that in many parts of Nigeria, engagement of *Ulamā* in the stated occupations only happened as consequence of setback caused by activities of the British colonial masters.

### **The Current Economic Recession and Services of Nigerian '*Ulamā*'**

Economic recession is a period of general economic decline and is typically accompanied by a drop in the stock market, an increase in unemployment, and a decline in the housing market<sup>28</sup>. The National Bureau of Economic Research gives next definition to the economic recession: "a significant decline in economic activity spread across the economy and lasting for more than few months, visible through the wholesale-retail sales, industrial production, employment, real income, gross domestic product." In general, the economic recession is declined by a long-lasting increase of unemployment, drop in the stock market, negative growth of GDP and decline of the housing market. Nevertheless, it is less severe than economic depression.<sup>29</sup>

Discussion on causes, effects and solution to Economic Recession may not be integrated into this paper by the obvious constraints. It however suffices here to make

two points. Firstly, Poverty has risen in Nigeria, with about 100 million people living on less than a \$1 (£0.63) a day. The National Bureau of Statistics said over 64% of Nigerians in 2016 was living in "absolute poverty". The second point is that according to the researcher quoted below, the economic recession affects ‘*Ulamā*’ more than even the civil servants:

The living standards of people dependent on wages and salaries are not more affected by recessions than those who rely on fixed incomes or welfare benefits. The loss of a job is known to have a negative impact on the stability of families, and individuals' health and well-being. Fixed income benefits receive small cuts which make it tougher to survive.<sup>30</sup>

It is important to note that economic challenges have always been relatively in existence, confronting individuals even when economic recession was not declared anywhere. The warning in the Qur’ān, against excessive fear and unwarranted precautions for poverty, confirms the existence of economic challenges from time immemorial. Allah says:

وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ نَحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ إِنَّ قَتْلَهُمْ كَانَ خِطْءًا كَبِيرًا

And kill not your children for fear of poverty. We provide for them and for you. Surely, the killing of them is a great sin.<sup>31</sup>

It is correct to say that Nigerian ‘*Ulamā*’ are more afflicted economically in the later centuries than the earlier ones. This has been traced to a number of causes. The major cause was the arrival of British masters with their missionary’s mission. Other causes include introduction of Western education and its competing nature with Islamic scholarship. ‘*Ulamā*’ social status also declined due to the masses exposure and attraction to Western life with detriment to the type of life lived by the ‘*Ulamā*’ and their pupils. While it is believed in some quarters that unnecessary envy which led the ‘*Ulamā*’ competing with others in the society for flamboyant style of life is a major cause, others blame the decline on famine, fading away of traditions, inconsistent attitude of traditional leaders, unsupportive policy of the subsequent indigenous government (after the British) and emergence of political anarchy.<sup>32</sup>

The reality on ground therefore precipitated the present scenario in the economic life of ‘*Ulamā*’ of both Northern and Southern parts of Nigeria. The Muslim scholars of both regions have now created different sources of income to live a ‘standard’ life. Alas, most of the sources so created have received complaints from the populace and condemnation from the academics. The Northern ‘*Ulamā*’ could not improvise much sources of revenue like their counterparts in the South whose strategy was favoured by what was met as *ab initio* Yoruba culture.<sup>33</sup>

In order to meet their basic needs, some Northern ‘*Ulamā*’ resort into begging as a major means of livelihood. Thus, the pupils brought to them for tutelage with the title *Almajirai* are sent out for street begging with misconception of the concept of *almajirai* to mean begging. Many of these ‘*Ulamā*’ link and associate, erroneously,

begging or *bara*<sup>34</sup> with Islam. In as much as this is a clear misconception, the fact remains that the meddling of some cultural and socio-economic factors with Islam as regards begging goes a long way in this fallacy.

‘*Ulamā*’ among the Yoruba resort to divination or fortune telling by sand-cutting, *aatiramuli* (*al-khaṭṭu* ‘*ala’rraml*) and astrological calculation (*hisāb* or *hisābi*) for prescriptions and manipulation of physical problems<sup>35</sup> of their clients as means of livelihood. Some Yoruba ‘*Ulamā*’ indulge in the primitive traditional belief in *Ifa* divination which the people consulted from time to time for advice and guidance in almost all aspects of their lives. Such ‘*Ulamā*’ go as far as to harmonise the sixteen principal *odu* of *Ifa* (literary corpus) with Arabic terms.<sup>36</sup>

The general name Yoruba use for all the above services is *Jalabi*. Other aspects of the *Jalabi* is to write on slates certain verses of the Qur’ān, relevant to the need of the clients, wash and give the clients to drink. In some cases, the processes involve usage of certain parts of plants and animal. The latter remains extremely questionable and commands serious caution. The ‘*Ulamā*’ make a living from all of these because an average Nigerian, irrespective of his socio - political and religious orientations resort to spiritualists for his benefit: to seek spiritual liberations; to seek protection or obtain desire of the heart.<sup>37</sup> A general remark on the danger of *Jalabi* is below:

The drawback to this is that most Qur’ān or Arabic teachers who indulge in this profession often lack the time to teach their pupils. They as such, do not always have more than a couple of pupils who assist them in their works of prescriptions for patients and manipulations of the clients’ problems. Such pupils who remain with this type of Arabic teacher often have the ambition to follow in the footsteps of their teacher. They do not learn much Arabic nor care to know the advanced study of the Qur’ān.<sup>38</sup>

*Da’wah*, preaching or calling to the way of Allah is another service rendered by Nigerian ‘*Ulamā*’. It is divine and highly rewarding if it is carried out adhering to its basic principles<sup>39</sup>. ‘*Ulamā*’ from northern Nigeria are up till this moment not known for taking money in the gathering of their preaching. This is in contrast to majority of Yoruba preachers who reportedly have turned *Da’wah* to mere business venture and revenue generation means<sup>40</sup>. In a similar discussion, Abubakre writes:

In Yorubaland, unlike some other places in West Africa, begging for a living without a reason, often a physical handicap is regarded as anti-social. Therefore, the pupils cannot go round to beg for alms. An alternative for this is perhaps revenues from socio-religious activities of the teacher and his pupils, such as ‘*aqīqah* (naming of a child after birth), *nikāh* (Muslim betrothal), *janazah* (burial) and indeed, passing-out ceremony for a finishing pupil from the Qur’ān school. These are sources of income, but they are neither constant nor dependable.<sup>41</sup>

It is not surprising how income is generated by some of the Yoruba ‘*Ulamā*’ who take to the preaching profession. Indeed preaching can be seen as the oldest incident of performing arts among Muslims in Yoruba land. It served as bedrock for the development of religious songs and tales and also a dialogic and theatrical style of given narratives by the preachers. Once they acquire some good knowledge of the Qur’ān, the Hadith and of fables, they organize public preaching from one place to another. With gifts and token offered for prayers during the preaching session, their means of sustenance is assured. As a result of this preaching and the desire of the preachers to hold the audience in their sway, there emerges a brand of Yoruba poetry, called *waka* which is peculiar to the Muslims.<sup>42</sup>

Among the serious damages that this menace has caused to preaching in Yorubaland is failure to achieve its ideal objectives. For a preacher to be famous, he should be able to punctuate his interpretation of almost every verse of the Qur’ān with elucidating and appropriate *waka*. With an increasing indulgence in this approach, a good deal of interest is attracted in the wide circle of listeners. Once a preacher can impress his audience by reciting the Qur’ān with melodious voice and chanting amount of *waka*, which after repetition may result in audience participation, he does not consider it any longer to commit his original thought into writing or making further academic research on what he tells the public.<sup>43</sup> After all, the public has embraced him and through that, he makes a ‘satisfactory’ living.

Not only that many members of the Muslim public demonstrate displeasure in the manner in which some Nigerian ‘*Ulamā*’ carry out their services, many Muslims also express divided opinion on acceptability or otherwise of the ‘*Ulamā*’ making money through the aforementioned avenues. It is therefore the next focus of this paper to identify the major services of the ‘*Ulamā*’ and establish if they are tradable and if they are, to which moderation and extent.

### **Tradable Aspects in the Services of Nigerian ‘*Ulamā*’**

The introductory part of this work observes the categories of services of Nigerian ‘*Ulamā*’ to include educational, intellectual, spiritual, psychological and social. This observation is based on values obtainable from the services. While it is possible to have two or more of these values in a single service, the observation is not in contrast to Al-Ilory’s grouping of the services into four. Oseni reported the grouping thus:

These are itinerant preachers, Islamic teachers, ascetics who devote all their time to worship and Sufism and spiritual healers who solve people’s spiritual, psychological, political, social and economic problems by means of special prayers, herbs and astrology.<sup>44</sup>

It is worthy of note that the perspective in writing the above quote is different from the perspective of this paper. Surely, the third group in the above cannot be considered for discussion in tradable services. This is because devotion of one’s time to worship or engaging in Sufism is an attempt of an individual to create or improve relationship with Allah. It is therefore absurd to expect any person or group to pay for that. Based on the perspective of this paper, certain services rendered by Nigerian

'*Ulamā*' will be considered here to see if each of them is tradable and capable to politely earn the concerned '*Ulamā*' with sustainable income.

### **Imamship**

Basically, the person who acts as an imam of a Muslim community ought to raise himself above financial gains and seek Allah's reward first. However, if he obtains a salary from the board of the Mosque, then such salary is not *haram* but rather is permissible and religiously acceptable. This does not mean being unmindful of the fact that the four most famous *Madhāhib* or schools of thought (*Hanafi*, *Maliki*, *Shafi'i* and *Hanbaly*) object to any form of payment to imam of a *Masjid*. Opinion of the four Imams is reported thus:

وَلَا يَصِحُّ اسْتِنْجَارُ لِلْإِمَامَةِ وَلَوْ نَافِلَةً كَالْتَرَاوِيحِ؛ لِأَنَّ فَائِدَتَهَا مِنْ تَحْصِيلِ فَضِيلَةِ  
الْجَمَاعَةِ لَا تَحْصُلُ لِلْمُسْتَأْجِرِ بَلْ لِلْأَجِيرِ

Payment is not proper for imamship even if it is on *Nāfilah* (supererogatory prayer) like *Tarāwīh* because the benefit of the congregation would only be for the payer and not for the payee.<sup>45</sup>

However, majority of modern scholars of Shari'ah do not see this opinion as a direct prohibition especially when it is necessary. According to these scholars, there is nothing wrong with the imam who devotedly, regularly and punctually leads prayers in a Mosque obtaining a salary from either the Mosque board or from the government. Those imams should be supported by the states where they live in order to enable them to meet their requirements as well as family responsibilities.<sup>46</sup>

It has become clear now that there is nothing wrong in the imam receiving a salary for leading people in prayers and delivering *khutbahs* especially if he is financially straitened and is appointed by a government or an organization in such a Mosque. This is really the case in most Arab and Muslim countries. A report asserts that Saudi Government pays the imams with, tough to guess, blank bank cheques and the Imams can fill it as per their needs. But more reliably in the Middle East, the monthly salary is around 1000 USD. In India, the Imams earn as less as 6000 INR, that is roughly 100 USD. Meanwhile in Turkey they are "well" paid, about 2200 Turkish Lira.<sup>47</sup>

There's no comprehensive survey on the salaries of Muslim clergy in America, but Islam appears to be the least remunerative of the major monotheistic religions. Imams only make around \$30,000 annually and rarely receive a housing stipend. Many hold second jobs teaching in Muslim schools or as shop owners. They can earn a few thousand more if their mosque is funded by outside contributors. The Islamic Cultural Center of New York, for example, receives a large proportion of its funding from the government of Kuwait.<sup>48</sup>

Generally, Imams are very much underpaid and there is no particular equation for this. Apparently, it depends; mosque by mosque, city by city and country by



country. While we attempt to ameliorate the condition of Imams in the face of economic challenges in Nigeria, two points are very important:

- It is unlawful for an imam to demand for payment if in the area where he lives there is absolutely no Islamic influence in anyway. It is his obligation to spread the Islamic mission.
- In absence of the point above, an imam can ask for payment for his time spent leading and/or taking care of the community. However the payment is squarely the duty of the Government, Islamic organization or the body responsible for management of the *Masjid*.

### Teaching

There is nothing wrong in obtaining a salary or wage for teaching people matters pertaining to what is lawful and what is prohibited, although the person who does that in matter of religion should preferably refrain from seeking a worldly gain. However, some scholars fear certain dangers in demanding remuneration for teaching the Qur'ān. There are many *Ahādīth* often quoted by the scholars on dangers of making revenue from teaching of the Qur'ān. It may be sufficient here to consider the Hadīth of 'Ubay bn Ka'b who informed the Prophet Muhammad (SAW) about a person he had taught the Qur'ān and how the person gave him a gift of bow. The Prophet's reaction to this was his statement: "إِنْ أَخَذْتَهَا أَخَذْتَ قَوْسًا مِنْ نَارٍ" Meaning "Should you accept it, you accepted a bow of (hell) fire". 'Ubay said "therefore, I returned the gift."<sup>49</sup>

However, from another perspective, it is notable that the Prophet restricted the instruction to 'Ubay probably due to 'Ubay's personality or era in which the discussion was taking place. But in an era when some people need to take the teaching as a profession to achieve the objective of spreading the knowledge to every home, there is need to encourage the class of people who devote their time for the teaching of the Qur'ān and Islām. The scholars with this opinion hold on to a Hadīth which appears to be general rather than restrictive. The Prophet (SAW) is reported to have said "إِنْ أَحَقَّ مَا أَخَذْتُمْ عَلَيْهِ أَجْرًا كِتَابَ اللَّهِ" Meaning "The thing for which you most deserve to take payment is the Book of Allah,"<sup>50</sup>

Therefore, it is permissible to accept payment for teaching the Qur'ān according to the more correct of the two scholarly views, supported by the general meaning of the second Hadīth, especially where there is a real need for that; an example of which is Nigeria in the present economic condition. It is the responsibility of every Muslim community to ensure that the Qur'ān and Islamic teachings are organized especially in various *Masjid* and that the teachers are well paid. If that is not done then many people will stop teaching others the Qur'ān and fundamental Islamic knowledge, which is tantamount to a great loss.

### Writing

Traditionally, writing in Arabic language had been a source of income to Nigerian ‘*Ulamā*’ in three ways: Some were scribes to traditional rulers and influential people when Arabic was used for correspondence and used to keep palace records especially in the north. Another way is writing of Arabic books when there were no copies to buy in markets or bookshops. The only alternative then was to give the writers who would copy on papers and exchange for money with their interested customers. The third way through which writing generates money to ‘*Ulamā*’ who are expert in writing is to write on black slates certain verses of the Qur’ān or other form of prayer believed to serve as healing if washed and drunk.

A scholar may also choose to be author of Islamic books which he publishes to make money. As a writer and a Muslim, he can also contribute to any magazine or website that pays as long as the topic is of Islamic interest. He has the right to submit to any of the many available paying markets<sup>51</sup>. It is very clear from the foregoing that the work of writing is purely one’s effort to make a living. There could not be any argument about the permissibility of such efforts to gain a lawful living.

### **Preaching**

Preaching or making Da’wah is a great form of worship since it was the mission of the Prophets. Allah Says {And who is better in speech than he who says: "My Lord is Allāh" then stands straight, and invites (people) to Allāh and does righteous deeds, and says: "I am one of the Muslims"} [41:33]. The Prophet (SAW) said to Ali: “Invite them to Islam, and inform them what is enjoined upon them, for, by Allah, if Allah gives guidance to somebody through you, it is better for you than possessing red camels”.<sup>52</sup>

There are many verses in the Qur’ān and *Ahādith* of the Prophet (SAW) that encourage Muslims to preach Islam. However, the big question is if being a full-time worker in the *Da’wah* field may lead to begging or exploitation in order to fulfill certain obligatory rights, such as spending on one’s family etc., could one combine between doing *Da’wah* and earning money?

Many Prophets, scholars, and *Duāt* (those who make *Da’wah*) were professionals and businessmen even though they did not give up their mission. Different Prophets are reported in the Qur’ān declining from taking any payment from their people so that their mission could be ascertained. In Surah Hūd, the following are stated: *وَيَا قَوْمِ لَا أَسْأَلُكُمْ عَلَيْهِ مَالًا إِنْ أَجْرِيَ إِلَّا عَلَى اللَّهِ* Meaning “And O my people! I ask of you no wealth for it, my reward is from none but Allah” and *يَا قَوْمِ لَا أَسْأَلُكُمْ عَلَيْهِ مَالًا إِنْ أَجْرِيَ إِلَّا عَلَى الَّذِي فَطَرَنِي* Meaning "O my people I ask of you no reward for it (the Message). My reward is only from Him, Who created me”. The two expressions are stated in verses 29 and 51 reporting Prophets Nūh and Hūd respectively.

The problem of some preachers among the Nigerian ‘*Ulamā*’ demanding for remunerations is slowly spiraling out of control. It seems serious attention to this

problem should be urgently sought. A Muslim preacher was invited to a city to attend a function. During his stay in the city he visited a mosque for *Maghrib* prayer. For whatever reason, the preacher was approached and asked to deliver lectures between *Maghrib* and *Ishā'* in the mosque for the three days he would be spending in the city in which he was already present. He said he would do so if he were paid an extra N100, 000. Another speaker delivered a lecture at an event. After this, he sat amongst the members of the audience. It so happened to be a 10 to 15 minute segment in which a brother was supposed to offer reminders to the audience but he was unable to do so. The organisers asked the speaker to cover these 15 minutes. He requested an extra N20, 000 to step out of his chair and share a reminder with the audience. One other preacher was invited to speak at an event as it was known he would be travelling nearby on his way back to his home country. The organisers requested he make a stop-over at their event and offered to pay the difference in the journey. The speaker agreed to attend on condition that his entire travel expense is paid for, including the full price of his ticket. He requested a stay at a 5-star hotel as it would be a 12 hour stopover, and he later called to inform the organisers that he would be bringing his wife and required her ticket to be paid for as well. Similar experiences are also reported where a preacher moves along with many followers as reciters, whose expenses must also be catered for by those who had invited the speaker.

Some preachers among the '*Ulamā*' even assign their personal assistants to speak on their behalf. They claim they are professionals and hence ask for "professional" contracts between the organization of the preacher and the organization inviting the preacher. The assistant shall display a "professional" contract in which the preacher outlined his payment demands for different types of occasion and locations. He stipulates that if the money was not paid on time a charge of 20% would be added to the fee. Some '*Ulamā*' inflict public embarrassment by demanding instant payment during gatherings whereby the victim may be short of the amount demanded by the speaker.

The opinion here is not in any way contrast to the fact that the '*Ulamā*' must be seen as the spiritual guide, representing the messengers of Allah. Hence, they must be respected in every Muslim community. It is not also disputed as part of responsibilities of Muslim community members, organizations and Government to help the '*Ulamā*' grow, because the more that they grow, the better equipped they are to lead the communities. However, to make it more honourable, combining this divine service with a more financially productive job is very possible and advisable for a *Dāiyah* in order to avoid being dependent on others.

### **Spiritual and Physical Healing**

The Glorious Qur'ān is the primary tool for healing all ailments, regardless of if they are physical, psychological or spiritual in nature. When the divine words are recited & blown onto an ailing patient it contains the God given power to change state from that of disease to ease, this methodology of healing is termed as "*Ruqyah*". Prophet Muhammad (SAW) who affirmed the existence of black magic (*sahr*), evil eye (*al-ayn*), *jinn*s (creation created from fire) and the destructive force of envy (*hasad*) has

equipped His nation with the necessary means to counteract such influences through efficacy of the Qur’ān and his blessed practices, (*Sunnah*) which has been passed down as continuous river of mercy from one generation to the next. The aspect of this healing that is considered to be physical is when certain items are involved in the process. Some items are recommended by the Prophet; such as dates, *Zamzam* water, *Zaytūn* oil, black seed and its oil, etc.

Trading with the spiritual healing is another area that attracts different scholastic opinions. The healing is basically by reciting *Ruqya* which is majorly from verses of the Qur’ān. The scholars with opinion against the monetization refer to Hadīth of Imrān bn Husayn reported that the Prophet said *اقرأوا القرآن وأسألوا الله به، فإن من بعدكم قوما يقرؤون القرآن يسألون به الناس* Meaning: “Recite the Qur’ān and make request to Allah with it. For after you (your generation) will be a generation that will recite the Qur’ān and use it to make request to people.”<sup>53</sup>

On the other hand, the opinion claiming that it is permissible to make a living with earnings from spiritual healing is with regard to an occasion whereby some of the Companions of the Prophet came across a tribe amongst the tribes of the Arabs. The tribe did not entertain them. While they were in that state, the chief of the tribe was bitten by a snake (or stung by a scorpion). The people said to the companions of the Prophet, “have you got any medicine with you or anybody who can treat with *‘Ruqya’*? The companions responded affirmatively and then one of them began to recite *Surah Al-Fātiha* and gathered his saliva then spat at the bite. The chief was cured instantly. The people paid the companions significantly for this service. When the Prophet was informed about all that transpired, he said *إن أحق ما أخذتم عليه أجرًا كتاب الله*. Meaning “The thing for which you most deserve to take payment is the Book of Allah.”<sup>54</sup>

## Conclusion

This paper has carefully attempted to protect the dignity of the profession of the ‘*Ulamā*’ in Nigerian states. Considering the economic situation in the present period of recession and beyond, the ‘*Ulamā*’ need to retrospect into the lives of the righteous predecessors in both Northern and Southern parts of Nigeria. There is need for the ‘*Ulamā*’ to improvise lawful ways of earning for standard living rather than relying on anyone either the society considers that as the ‘*Ulamā*’s right or privilege.

It is therefore recommended that the present and future generations of ‘*Ulamā*’ work towards higher qualifications so that they are not restricted to the analyzed antique services. Other services that could be considered in modern Nigeria for qualified ‘*Ulamā*’ include political appointments as religious advisers, commissioners, Executive secretaries and chairmen of relevant boards and commissions at state and Federal levels.

Equally, responsible members of the Muslim community should patronize, promote and encourage the ‘*Ulamā*’ in those aspects that appear tradable in their services; such as imamship, teaching, writing and healing. Muslim bodies, committees, organizations, and Governments should understand the inestimable nature of the ‘*Ulamā*’ services to the society. The ‘*Ulamā*’ should not be put into a tight corner where they would feel the only alternative is to ignore the dignity of their profession, go desperately for temporary mundane enjoyment and fall thereafter into everlasting woe.

### Notes and References

1. J.M. Cowan, *A Dictionary of Modern Written Arabic*. (Beirut, Librarie du Liban, 1986), 636
2. Sani Usman Abbas, *The Trends of Tafsir of Some selected ‘Ulama’ in Northern Nigeria* Ph.D. Thesis (unpublished) Bayero University, Kano, 2005.
3. Kalli Alkali Yusuf Gazali, *The Role of Kanem Borno Ulama in Quranic Education, Before the Colonial Rule in Nigeria* from [www.cqs.buk.ng](http://www.cqs.buk.ng). 2014. Web.18 November 2017
4. A. A. Sifawa, “*The Role of Kanem Borno , ‘Ulamā’ in the Intellectual Development of the Bilad al-Sudan*”. Paper presented at a Conference on impact of *Ulama*” in the Central Bilad al-Sudan, organised by the Centre for Trans-Saharan Studies, University of Maiduguri, 1991. 9
5. M. N. Alkali, “*Kanem-Borno Under the Sayfawa*”, Study of Origin, Growth, and Collapse of a Dynasty (891-1846), 2013. 103
6. Kalli Alkali Yusuf Gazali, *The Role of Kanem Borno Ulama in Quranic Education, Before the Colonial Rule in Nigeria*, 2014. 6
7. Salihu Lawal, *Innovative Approach to Qur’ānic Education in Nigeria: Reflections on the Developments of Qur’ānic Education in Katsina From the Period of Nigerian Independence to the Present Times*, 2014. Presented at a National Sensitization Workshop on Qur’anic Education in Nigeria, Bayero University, Kano
8. A.I. Tsiga and U.A. Adamu, *Is M.I. Bukhāri, lam and the History of Learning in Katsina*. (Ibadan, Nigeria. Spectrum Books Limited, 1997). 18 and 23.
9. Salihu Lawal, In M.I. Bukhāri, *novative Approach to Qur’ānic Education in Nigeria*....2014. 5
10. L.A.K. Jimoh, *Ilorin the Journey So Far*, (Ilorin: Atoto Press Ltd, 1994), 9.
11. A.A. Al-Ilorī, *Lamhah al-Balawry fi Mashar al-Ulama Ilorin*, (Maktabah al-Adab al-Jamahir, 1982), 21
12. L.A.K. Jimoh, *Ilorin the Journey So Far*... 1994. 52, 58, 467- 468, 474.

13. H. A. Salihu and I. B. Jawondo, *Ilorin Emirate: Its People and Politics* in S.A. Jimoh *Ilorin: Centre of Learning*, (Ilorin: Jimson Publishers, 2006), 9.
14. L.A.K. Jimoh, *Ilorin the Journey So Far*.... 468
15. L.A.K. Jimoh, *Ilorin the Journey So Far*.... 58
16. L.A.K. Jimoh, *Ilorin the Journey So Far*... 468
17. Shaykh Abdul-Mumin's grandparents were Kanuri migrants in Bukani. His family members were therefore Kannike by descent but Nupe in Ilorin due to Bukani factor. Check the above reference.
18. L.A.K. Jimoh, *Ilorin the Journey So Far*.... 474
19. L.A.K. Jimoh, *Ilorin the Journey So Far*... 474
20. A.A. Al-Ilorī, *Lamhah al-Balawry fi Mashar al-Ulama Ilorin*... 14, 27, ;
21. M.A. Ajetunmobi, "Contribution of Ilorin Scholars to the Development of Islam and Islamic Scholarship in Yoruba Land" in S.A Jimoh, (ed), *Ilorin: Centre of Learning*, (Ilorin: Jimson Publishers, 2006). 82
22. A.A. Al-Ilorī, *Lamhah al-Balawry fi Mashar al-Ulama Ilorin*.... 9
23. L.A.K. Jimoh, *Ilorin the Journey So Far* ... 48
24. L.A.K. Jimoh, *Ilorin the Journey So Far*, ... 49
25. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures in South-Western Nigeria*, (Iwo: Dāru 'l 'Ilm Publishers, 2004). 132-133
26. Ismail Musa, *Da'wah in the Global Context: Replicating the Ilaro Legacy of Kanem-Borno Scholars*" in Is-haq Akintola, et.al (eds), *Correlates of Islam*, (Zaria: ABU Press Ltd, 2009), 88
27. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures*....148-149
28. [study.com/academy/lesson/what-is-economic-recession-definition-causes-effects](http://study.com/academy/lesson/what-is-economic-recession-definition-causes-effects). Web. 28 November 2017
29. <https://www.naija.ng> › Ask Naij. Web 28 November 2017
30. <https://www.grossarchive.com/.../THE-IMPACT-OF-ECONOMIC-RECESSION-ON-THE-NIGERIAN-POPULACE> A case study of Edo State. Web 28 November, 2017
31. *Al-Qur'ān 17, Surah al-Isrāi', verse 31*
32. Kalli Alkali Yusuf Gazali, *The Role of Kanem Borno Ulama*.... 9
33. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures*.... .27
34. Bara simply means begging for alms. Check any Modern Hausa-English Dictionary.
35. M.O.A Abdul, "Yoruba Divination and Islam" *Orita: Ibadan Journal of Religious Studies*, Vol.4, (1970). 23
36. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures*.... 27

37. D.V. Ogunkan, "Begging and Almsgiving in Nigeria: The Islamic Perspective" *International Journal of Sociology and Anthropology* Vol. 3(4), (2011). 129
38. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures...* 149
39. A.M.J. Elesin, "Contemporary Yoruba 'Ulamā' and the Application of Principles of *Da'wah*" *Ad-Dirāyah*, Islamic studies NSUK, Keffi, 2012.107
40. A.M.J. Elesin, *Contemporary Yoruba 'Ulamā'...*111
41. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures...* 149
42. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures...* 27
43. Razaq D. Abubakre, *The Interplay of Arabic and Yoruba Cultures...* 28
44. Z.I. Oseni, *Arabic and Islamic Scholarship in Ilorin* in S.A. Jimoh, (ed) *Ilorin Centre of Learning*, (Ilorin: Jimson Publishers, 2006). 55
45. <http://fatwa.islamweb.net/fatwa/index.php?page=showfatwa&Option=FatwaId&Id=6565> Web. 29/11/ 2017
46. <http://aboutislam.net/counseling/ask-the-scholar/prayer/can-mosque-imams-take-salaries/> Web. 29/11/2017
47. <https://www.quora.com/What-is-the-salary-of-an-Imam-working-at-a-mosque> Web. 29/11/2017
48. [www.slate.com/...and.../how\\_much\\_do\\_rabbis\\_priests\\_pastors\\_and\\_imams\\_earn.html](http://www.slate.com/...and.../how_much_do_rabbis_priests_pastors_and_imams_earn.html) Web. 29/11/2017
49. Ibn Majah, Abu Abdillah M, *Sunan Ibn Majah*, (Riyadh, Dar-us-Salam Publications, 2005). Hadith No 2158
50. M.I. Bukhāri, *al-Jāmi' al-Saḥīh, Sharh al-Sanadī*, (Beirut, Dār al-Kutub al-Ilmiyya 1989). Hadith No 5429
51. <http://ayeina.com/paying-markets-for-islamic-writers/> Web. 29/11/2017
52. M.I. Bukhāri, *al-Jāmi' al-Saḥīh, Sharh al-Sanadī*, (Beirut, Dār al-Kutub al-Ilmiyya 1989). Hadith No 3701
53. M. Al-Tirmidhī, *Sunan al-Tirmidhī*, Bāirūt, Dār al-Kutub al-Ilmiyyah, 2003. Hadith No 9804
54. M.I. Bukhāri, *al-Jāmi' al-Saḥīh, Sharh al-Sanadī*, (Beirut, Dār al-Kutub al-Ilmiyya 1989). Hadith No 5429

# Islamic Motivation on Private Enterprise and its viability for the Revitalization of Nigeria's Economy

**Mujahid Hamza Shittu**

mujahid.hamza@umyu.edu.ng +2348035919805

Department of Islamic Studies,

Umaru Musa Yar'adua University, Katshina

## **Introduction**

For many years before now, the economic situation of Nigeria is characterized by underdevelopment and backwardness despite the abundance of human and natural resources which are vital in spurring her development. Different regimes have embraced various strategies to grow the economy, reduce poverty and put the country on the right track of sustainable development, yet, the situation is not getting better. The government announced that the country has gone into a recession in 2016, and inflation rate at early 2017 has risen to 18.72 percent.<sup>1</sup> By October 2017, it has dropped to 15.91%.<sup>2</sup> The economic situation of the country became worsen due to shortfall in oil revenue as a result of price fall in the international market and the militancy in the Niger Delta region. This led to the scarcity of foreign exchange, which in turn led to increase in prices of commodities as the country depends largely on importation of essential commodities including food.

Obviously, lack of a self-reliance of the Nigerian nation in terms of productive industries is responsible for the economic problems of the country. Nigeria is rich in terms of oil resources; it however, could not provide its citizens with fuel for domestic consumption. It sells crude oil to earn foreign exchange, and uses the major portion of the revenue to import refined petroleum products. This had led to huge loss of revenue over the years in the name of fuel subsidies. The government refineries have for many years failed to provide the country with sufficient petroleum products. This is due to their dilapidating situation and decay despite the huge resources government spends on their annual maintenance, they fail to meet the aspiration of Nigerians. The government once chose the privatization option as the viable solution to improve productivity, stop wastage and to spur the establishment of private refineries. The sales were nonetheless, revoked by another government when it came into power.

In the aspect of food, Nigeria is very rich in arable land and has the capacity to feed itself and to export. Yet, for many years, the importation of food especially rice has been a major source of expending Nigeria's foreign exchange which could be used for other developmental issues. The policy of restriction on the importation of food commodities aggravated its scarcity and rise in prices of food commodities. It is worthy of note that agriculture was the major source of revenue in Nigeria before the discovery of oil resources. However, over-dependence on oil revenue arguably is



partly responsible for the decline in the attention given to agriculture. Diversification of the economy and sources of government revenue is one of the most important means of obtaining a sustainable development in Nigeria. This is one of the theses of this paper.

Industrialization is keen to solving Nigeria's economic problems which include poverty, unemployment, inequality, infrastructural deficit and lack of energy. Lack of constant electricity supply has continued to be a bane to the growth of small and medium scale industries. Many have folded up due to this factor, and have to compete with imported products which are produced with cheaper energy thus, salable at cheaper rates than locally made goods. This researcher has in a paper early this year suggested a tripartite approach to Nigeria's economic problems.<sup>3</sup> These are required from the State, individuals and the communities. They are:

1. Productivity, diversification and reduction of dependence on statutory allocation.
2. Infrastructural development, provision of basic amenities and welfare. This is basically the role of government, though not excluding individual citizens and groups.
3. Promotion of ethical values and fighting corruption, which is a responsibility of all.

This paper examines the Islamic teaching on productivity, self-reliance and its contribution to economic growth, as a religious obligation in Islam and how it is viable in revitalizing the Nigerian economy. The objective of this paper is therefore; to assess the state of Nigeria's economic problem and make an analysis of the contents of Qur'an and *Sunnah* as they provide solutions to the problem through motivation of individuals and groups for productivity to make the society and the world a better place. The paper also delves on the roles of teachers of Islamic Studies in promoting productivity for the revitalization of the economy.

### **Concept and Theory of Private Enterprise and its Place in Economic Growth**

*Oxford Advanced Learner's Dictionary* defines "private" as something owned or managed by individual persons or company, which is in contrast with what is owned or run by the State.<sup>4</sup> It also defines an enterprise as a business or company.<sup>5</sup> Private enterprise therefore, can be simply put as business owned or run by individual persons. The Dictionary further defines enterprise as "the development of businesses by the people of a country rather than by the government."<sup>6</sup>

*Business Dictionary* defines private enterprise as "Basic of a free market capitalist system, it is a business unit established, owned, and operated by private individuals for profit, instead of by or for any government or its agencies."<sup>7</sup> This definition tends to equate the term with the foundation of capitalism. In the context of this paper however, what is intended is privately owned commercial activities which will yield profits and in turn contribute to the economic growth of the society and its development. Islam considers that as an act of servitude to Allah. Yet, it is worthy of

note that the Islamic order actually has some things similar to capitalism. These issues include recognition of private property, which is the thesis of this paper, free market system, social security system etc.<sup>8</sup>

*Dictionary.com* defines it as “Business carried on for profit and not owned by the government; also the system that discourages public ownership of business.”<sup>9</sup> The second segment of the definition is not intended in this paper. *Collins English Dictionary* describes it as industry and business which is owned by individual people or commercial companies, and not by the government or an official organization.<sup>10</sup> Osemeko explains private enterprise as business owned by individual or groups rather than government or society as a whole.<sup>11</sup>

The Nigerian economy was private sector based before the British colonialism just as other traditional structure of other world economies. The state ventured into the provision of economic and social facilities which the private enterprises could not provide in the colonial era. Such infrastructures include roads, bridges, electricity, telecommunication and even direct production of goods. The oil boom of the 1970s made government to convert oil revenue into social, physical and economic infrastructural investments. By the mid 1980s government enterprises have exceeded 100, and the economic recession and collapse of the oil market necessitated privatization, since the government enterprises were performing below expectation, and most of the industries run at lost.<sup>12</sup>

The private sector is the engine that drives any economic development and its sustenance. The government cannot join between governance, regulation, provision of services and direct production of goods. Osemeko writes that:

In any economy whether developed or developing, the role of private sector for sustained economic development is always at the forefront. The present global economic experience reaffirmed the place of the market in accelerating growth process in a sustained manner...<sup>13</sup>

The private sector contributes to the expansion of the production frontier of the economy, creation of jobs and improving the quality of people’s life. Osemeko listed the ways which the private sector improves the quality of the life to include benefiting from opportunities of diversified economy, which will promote export of manufactured goods thus spurring industrialization, and the production of internationally competitive quality goods, and the stimulation of the rapid implementation of local content policy especially in manufacturing and service industries sub-section. <sup>14</sup> Local production of commodities especially food will save the country its hard earned foreign exchange, make the country self-reliant in terms of basic commodities and food, thus attaining food security, and solving the major problems of hunger and unemployment.

Nigeria is a large market due to its large population, most industrialized countries are eager to tie trade relationships with Nigeria. This is a factor in the weakness of the private sector. The multinational companies in Nigeria are heavily import-dependent; they only package and assemble products produced outside

Nigeria. Another major problem the private sector faces in Nigeria is lack of adequate infrastructure which enables the sector to thrive.

Another major impediment to the growth of small and medium enterprises in Nigeria is lack of access to finance, the banking system and the interest based loans are detrimental to the growth of private enterprise. Islam provides alternative possible ways of financing of entrepreneurial activities and enterprises.

### **The Islamic Motivation for Productivity and its Viability for the Revitalization of Nigerian Economy**

Engaging in economic activities is a moral obligation. It is natural to exert one's effort to earn, produce and bring about satisfaction of one's desire. Yusuf wrote that: "But of all creatures man is distinguished by will, which can either strengthen and accelerate or resist and retard the course of nature".<sup>15</sup> That is why this paper aims at motivating people towards the inborn urge of man to be enterprising. It is the responsibility of each member of the society to contribute to its growth and development. This is the most realistic determinant of real economic growth, social progress and improved standard of living.<sup>16</sup> The concern of Islam therefore, is enforcing the inborn 'will by inducing the appropriate psychological and moral state of mind and conscience'. Through this, man participates actively in creating material benefits.

The Qur'an frequently stresses the importance of exerting efforts in being enterprising and in seeking economic bounties. Allah says in Qur'an 67:15 that: "It is He who has made the earth manageable for you, so you transverse through its tracts and enjoy of the sustenance which He furnishes: but unto him is resurrection". This verse informs that Allah has made the surface of earth arable to man, he should therefore perform agriculture and seek for wealth on it by the ability Allah has given him to manage and transverse on it. In another verse (7:10), Allah specially says He has given man authority on the earth, in order to seek for wealth and sustenance: "It is We who have placed you with authority on earth, and provided you therein with means for their fulfillment of your life (*ma 'āyish*)..."

Therefore, all the basic needs of man i.e. food, clothing, water and shelter are available on earth, and Allah has given man the authority and control to use them. Other verses with same message include 15:20; 5:88; 26:7-8. After quoting these Qur'anic passages and many others on Allah's provision of sustenance for man on earth, Irfan Ul Haq explains that the verses imply two things: one, that Allah is the ultimate source of nature, and it is from Him everything comes from. Second, man has to exert his capabilities to earn his living, because he has been given the means of livelihood embodied in his intelligence and physical strength, nature and society. Therefore, it is through the working of natural laws, human efforts and mutual concern that the sustenance of all is guaranteed,<sup>17</sup> and that man should not expect his sustenance to fall on his lap without making effort to get it.

Muslim thinkers of the past and present agree that productivity enterprising and handwork is the number one way of ensuring one's sustenance and first

ingredient for inhabiting the earth and utilizing it as God's viceroys on earth. Islam sees productivity through either manual and intellectual means or the combination of the two approaches as the primary means of acquiring income, property and wealth. Allah specifically tells man to work: "And say (O Muhammad)! Work (*I'malū*), soon will Allah observe your work..." (9:105). The Qur'an points out that the day is created for earning purposes (28:73 and 17:12). Islam also allows combining religious duty with seeking worldly sustenance. Concerning *Hajj*, the Qur'an says: "there is no sin on you if you seek the bounty of your Lord (during pilgrimage by trading)" (2:198). The Qur'an also encourages working on all the seven days of the week except the time of prayers (63:10).

In Islam, it is incumbent upon members of the society to engage in professions, build industries and provide services that are necessary for the sustenance of the society. There must be a sound agricultural base that can satisfy public needs. The work of a cultivator is assigned a very high value in Islam. According to Irfan Ul-Haq, the work becomes a source of benefit to him, the society and as a source of heavenly reward. The Prophet said: "There is none among Muslims who plants a tree or sows seeds and then a bird or person or an animal eats from it, but is regarded as a rewardable *Sadaqah* (charitable deed) for him."<sup>18</sup> This prophetic saying categorically motivates Muslims to engage in agriculture, not only to feed one's self, but to benefit the society at large and it is considered as a meritorious act of worship. It is not only what benefits others that Islam considers as an act of worship, but engaging in an economic activity for the benefit of one's self is also regarded as a religious duty. The Prophet (S.A.W) said: "None of you ever took food better than that earned with his own hand".<sup>19</sup> The Prophet was reported to have kissed the hands of Sa'd bin Mu'adh which were hardened by manual labour, and declared: these are the very palms that are loved by Allah.<sup>20</sup>

Different regimes in Nigeria identified the importance of self-reliance in terms of food security through agriculture. In 1972, the National Accelerated Food Production Programme (NAFPP) was launched, and the Nigerian Agricultural and Cooperative Bank was established. From 1976 to 1979, the government propagated the Operation Feed the Nation (OFN). The next regime which lasted till 1983 introduced Green Revolution, a later regime established Directorate for Food, Roads and Rural Infrastructure (DFRRI), all these and other programmes to encourage citizens to engage in food production.<sup>21</sup> However, over dependence on importation of food made engaging in agriculture not lucrative and non-rewarding, that many Nigerians abandoned it. The recent recession which was due to scarcity of foreign exchange and high cost of imported food stuffs forced many Nigerians into agriculture, and this has helped a lot in bringing down the prices of commodities and food stuff. The current collaboration of Lagos and Kebbi State Governments to produce Rice (Lake Rice) for the consumption of citizens is commendable and worthy of emulation by private individuals. This will bring more benefits to the society.

However, Islam intends to address hindrances in the psychology of man which can inhibit his effort to seek for economic bounties. These include the fact that:

1. Some people refrain to engage in enterprising activities on the notion of depending on Allah, that God will provide their sustenance. Islam has refuted this wrong perception, as dependence on Allah (*al-Tawakkul*) does not impede one to strive to be productive. Caliph Umar passed by a group of Qur'an readers who were sitting with their heads bent down. He was told that they were *Mutawakkilūn* (resigned to fate). He said, No rather they are *muta'ākilūn* (parasites) who consumed other people's money. The true *Mutawakkil* is one who sows the seed and depends on Allah for its germination.<sup>22</sup> Umar was also reported to have said: "On being impressed by a man I ask if he practices some craft. If the answer were in negative, the man falls low in my estimation."<sup>23</sup>

All these information show the importance of being productive, and that a true Muslim does not stay without striving for livelihood. It is through the economic activities of individuals that the economic situation of the society will improve.

2. Some people also refuse to engage in economic activities on the notion of asceticism and renunciation of worldly pleasure. The Prophet (S.A.W) taught that there is no monasticism in Islam. If a man does well in his worldly activities and abides by the rules of Allah, the activities are considered as acts of worship. The Prophet (S.A.W) was reported to have said "whoever becomes tired due to seeking of lawful means (wealth) will receive Allah's forgiveness".<sup>24</sup> The earlier quoted *Hadith* on the merit of engaging in agriculture and productivity also buttresses this fact. The great *Sūfī* scholar, al-Sha'rānī was reported to have said: "Nothing is beautiful as a tailor making his needle his rosary, and a carpenter making his hammer his rosary."<sup>25</sup> The teaching of Islam therefore, is that being a religious functionary does not exclude one from seeking the bounty of Allah through engagement in economic activities.
3. Some people refuse to engage in economic pursuit with the impression of belittling some professions. They see some professions as worthless and perceive them with contempt and scorn. Such persons prefer to beg than engaging in a trade or other economic activities. The Prophet was reported to have said: "Nobody has ever eaten a better meal than that which one earned by working with one own hands. The prophet of Allah Dāwūd (AS) used to eat from the earning of his manual labour."<sup>26</sup>

Another *Hadith* that teaches that professions should not be belittled is the saying of the Prophet (S.A.W):

It is better for anyone of you to take rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not.<sup>27</sup>

4. Some refrain from seeking for economic activities because it is not easy for them where they reside. They will not make efforts to travel round to obtain the bounties of Allah. The Prophet (S.A.W) refuted this perception, He says: "Travel and you get enriched".<sup>28</sup> The Qur'an also laid emphasis on travelling through the land to seek for livelihood: "He who forsakes his home in the cause of Allah, will find on earth many dwelling places and plenty to live by" (4:100).
5. Some do not engage in economic activities, trying to depend on charity. It is disheartening that in Muslim societies people engage in begging without having germane reason for that, despite the fact that Islam is against parasitic living and beggary as a profession. The Prophet warned the believers in severest possible terms against that. Somebody asked the Prophet (SAW) for a share from *Zakat*, he replied "there is no share in it for the rich and a strong (able bodied) that can earn (work)".<sup>29</sup> In another he was reported to have said: "it is unlawful to give charity (*Sadaqah*) to the rich and strong able bodied person (*dhī Mirratin Sawiy*)".<sup>30</sup>

The essence of citing these Qur'anic passages and prophetic sayings is to argue for the teaching of Islam on being productive and enterprising, and that is the major solution which Islam prescribes to solving any economic crises. It is therefore, incumbent upon all Muslims to engage in different professions, industries and essential services required for the growth of the economy, this will help the country to be self-reliant and depend less on importation, thus growing the economy and creating jobs.

The energy crisis has been one of the nearly unending ones in Nigeria. Nigeria continuously faces fuel scarcity due to inability of government own refineries to produce sufficient quantity for Nigeria. The country has to continuously import despite being rich in oil. The venture of Dangote in the establishment of a private refinery, and the succor it is envisaged to bring to the Nigerian energy crises and fuel scarcity shows the veracity of the argument of this paper on private enterprise.

### **The Role of Scholars of Islam and Religious Functionaries**

Experts in Islamic Studies have a major role to play in popularizing the Islamic economic doctrine and solutions that are prescribed by Islam as a comprehensive blue print of God's guidance to man in all aspects of life. Also, they should serve as examples/models for the society. The syllabi of Islamic Studies in Nigeria must be reviewed to suit this basic requirement of revitalizing the Nigerian economy and making youths productive and enterprising. It is worthy of note that graduates of Islamic Studies as other graduates of other academic programmes in the universities face much challenges in the labour market and to secure government jobs. Islamic Studies should be taught along other skills which will make graduates self-reliant after graduation. This is not strange in the Nigerian society. It is the norm in traditional Qur'anic schools in Northern Nigeria for a long time. Pupils combine the memorization of the Qur'an with learning how to weave caps which are sold at high cost and some other trades.

The religious leaders ('*Ulama*) have important roles to play as respected members of the society, they must use the *Mimbar* (pulpit) to educate Muslims on the importance that Islam attaches to productivity and lawful economic activities and to motivate the *Ummah* that such activities are considered in Islam as acts of worship.

## Conclusion

From the foregoing discussion, this paper has so far examined teaching of Islam on private enterprises. The paper establishes that private enterprise is the hallmark of economic growth, poverty alleviation and job creation. The major role of governments is to create enabling environment for private sector to thrive. Governments cannot be a regulating and participants in businesses at the same time and cannot as well provide employment for all citizens. Islam teaches that all citizens should be part of solving economic problems of the society, and that engaging in solving economic problems of the society and that engaging in solving the essential economic needs of the people in the society is a *Farḍ Kifāyah* on the citizens. Islam however does not neglect the unemployables and the incapacitated members of the society who cannot partake in economic development of the society. It is the role of government to provide welfare for this category of people. It is the responsibility of experts in Islamic Studies and the '*Ulama* to make citizens understand the importance of productivity and enterprising as the solution to Nigeria's economic entanglements and also to participate in the establishment of businesses, so that they can serve as models to others.

## Notes and References

---

- 1 "Nigerian Inflation Rate on Trading"  
<https://tradingeconomics.com/nigeria/inflation-cpi> 2017. Web. 30th November 2017.
- 2 "Nigerian Inflation Rate on Trading."
- 3 M. H. Shitu, "An Exploration of Islamic Precepts as Alternative Panacea to Nigeria's Economic Entanglements". In *Islam, Social Justice & Sustainable Development in Nigeria*. A Proceedings of the International Conference of the Department of Islamic Studies, Nasarawa State University Keffi, July 2017. 421-430.
- 4 A.S. Hornby, *Oxford Advanced Learner's Dictionary of Current English*, 6th ed. Oxford: Oxford University Press, 2000. 923. Print.
- 5 Hornby. *Oxford Advanced Learner's Dictionary*, 387
- 6 Hornby. *Oxford Advanced Learner's Dictionary*, 387

- 
- 7 “Private Enterprise” <http://www.businessdictionary.com/definition/private-enterprise.html> 2017. Web. 20th November 2017.
- 8 Muhammad Akram Khan, *An Introduction to Islamic Economics*. Islamabad: IIIT, 1993. 3. Print.
- 9 <http://www.dictionary.com/browse/private-enterprise>
- 10 “Private Enterprise” Collins English Dictionary <https://www.collinsdictionary.com/dictionary/english/private-enterprise>. 2017. Web. 1st December, 2017.
- 11 M. Osemeke, “Problems and Prospects of Private Sector Organizations in Nigeria” *International Journal of Business and Management*. Vol. 6:4, 2011.180.
- 12 M.I. Nwoye, “Privatization of public enterprises in Nigeria: the views and counter views” *Journal for political theory and research on globalization, development and gender issues*. [http://www.globalizacija.com/doc\\_en/e0062pri.htm](http://www.globalizacija.com/doc_en/e0062pri.htm). 2005. Web. 30th March 2008.
- 13 M. Osemeke. “Problems and Prospects of Private Sector Organizations in Nigeria” 181.
- 14 Osemeke, Problems and Prospects of Private Sector, 182
- 15 S.M. Yusuf, *Economic Justice in Islam*. Islamabad: Da‘wah Academy, IIU, n.d. 16. Print.
- 16 A.S. Abdullahi, “The Role of Entrepreneurial Development in Enhancing Growth and Productivity of Small Businesses in Nigeria” *Issues in Economics*. Aliyu, C.U and A.S. Abdullahi (eds.) Sokoto: Dept. of Economics UDUS, 2004. 19- 22. Print.
- 17 Irfan UIHaq, *Economic Doctrine of Islam: A Study in the Doctrines of Islam and their Implications for Poverty, Employment and Economic Growth*. Herndon, Virginia: IIIT, 1996. 93. Print.
- 18 Transmitted by *Bukhāri*; Zubaidi, A.A., Comp. *Summarized Sahīh al-Bukhāri*. Trans. M.M khan Riyadh: Darus-Salam, 1994. 505. Print.
- 19 Transmitted by *Bukhāri*; Ibn Hajar, Ahmad ibn `Alī . *Fatḥ al-Bari bi Sharḥi Sahīh al-Bukhāri*. Cairo: Darul-Taqwa. 2000. 4:377. Print.
- 20 Quoted in S.M Yusuf, *Economic Justice in Islam*. 16- 17
- 21 See M.H. Shitu, “Poverty Alleviation in Nigeria: an Islamic Alternative” *Ayingba Journal of Arabic and Islamic Studies*. Vol. 4, No.1, 2011. 10-11. Print.
- 22 Quoted S.M Yusuf, *Economic Justice in Islam*., 16
- 23 Yusuf, *Economic Justice in Islam*, p16
- 24 Quoted in Yusuf Qaradāwī, *Mushkilat al-Faqr wa kaifa `Ālajaha al-Islam*. 9th ed. Beirut: Muas – Sasatur – Risalah. 1991. 44. Print.
- 25 Quoted in Qaradāwī, *Mushkilat al-Faqr*, 44.



- 
- 26 Transmitted by *Bukhāri* 3:286
- 27 Transmitted by *Bukhāri*, see Zubaidi, A.A., Comp. *Summarized Sahīh al-Bukhāri.*, p371
- 28 Transmitted by Ṭabarānī in *al-Awṣat*, no. 7613, vol. 16, p 189; See also Abū Bakr ‘Abd al-Razzāq b. Himām al-Ṣan‘ānī. *Al-Muṣannaḡ*. Al-Majlis al-‘Ilmī, vol. 5, p 169, no. 9270. Print.
- 29 Bukhāri 3: 286
- 30 Abū Bakr Muḥammad b. Isḥāq b. Khuzaymah al-Sulamī al-Naysābūrī. *Ṣaḥīḥ ibn Khuzaymah*. Beirut and Damascus: al-Maktab al-Islāmī, vol. 4, p 78, no. 2387. Print.

# Managing Economic Recession in Nigeria: An Islamic Perspective

**Elesin, AbdulWahab Muhammad Jāmi'u**

awelesin@gmail.com

+2348043778116

&

**Muhammad Maishanu Aliyu**

abumubarak42@gmail.com ammaishanu@nsuk.edu.ng

+2348035081663/ +2348115850817

Department of Islamic Studies,

Nasarawa State University, Keffi, Nasarawa State, Nigeria.

## Introduction

Due to the economic recession experienced by Nigeria as a country, she was not excluded from the world global financial crises despite the fact that there are vast lands that are cultivable, there are natural resources across the geo-political zones and the citizens are skilful and intellectuals. The country is also blessed with abundant resources ranging from agricultural products and crude oil, but mismanagement has since been identified as a major setback to her growth and economic development. The consequences of improper management of economy by the government brought about inadequate provision of infrastructural facilities for citizens and absent of good living standard by majority of the populace.

According to Nigeria Bureau of Statistics (2016) and United Nation Development Programme (2014), as cited in Binta Tijjani Jibril, Nigeria has the potential to become one of the most prosperous countries in the world given its natural endowments. In addition to having the 11<sup>th</sup> largest oil reserves in the world, it possesses vast agricultural and water resources and has a huge and highly diversified population of over 167 million people. Despite these enormous human and material resources, Nigeria is yet to undergo the necessary structural changes that would facilitate sustainable economic development and secure acceptable minimum standard of living for its citizens.<sup>1</sup> Global economic recession describes the growing economic, political, technological, and cultural linkages that connect individuals, communities, businesses, governments and countries around the world and the negative impacts it carries with it as felt in the economies of different states and countries.<sup>2</sup>

Muslims are divinely instructed not to involve in mismanagement and wasting of resources available at their disposal (Q 6:141 and Q 7:31). Investment into various lawful business will vastly diversify the nation's economy and it will also make it to be affluent. Through the investment, Islam aims at involving the largest possible number of individuals in the utilization of property without limiting it to a small class within society.<sup>3</sup> This paper focuses on economic recession by examining the efforts made by the Nigerian government in managing it. It also looks at the effectiveness or

otherwise of the efforts, factors responsible for the ineffectiveness of the efforts and discusses the Islamic solution to economic recession.

### **Economic Recession**

According to *Oxford Advanced Learner's Dictionary*, economy is connected with the trade, industry and development of wealth of a country, while recession is a difficult time for economy of a country, when there is less trade and industrial activity than usual and more people are unemployed. It also connotes the movement or backwards of something from a previous position.<sup>4</sup> In Nigeria today, no one can deny the fact that the country is facing financial hardship whereby many state governors cannot pay the civil servants their monthly salaries. As a result of this development, President Muhammadu Buhari expressed his dismay on several occasion over the lingering issue of inability of the state governors to pay their workers' salaries.<sup>5</sup>

A professor of Economics and director of the International Institute of Islamic Banking and Finance (IIIBF), Bayero University Kano, defined economic recession as the contraction in business cycle, characterized as a decline in economic activity; drop in Gross Domestic Product (GDP), investment spending, household income, inflation, and business profits, increase in bankruptcies, business closures and unemployment rate. Economic recession is a phase in the business cycle defined as the periodic but irregular up-and-down movements in economic activity measured by fluctuations in real GDP and other macroeconomic variables like unemployment and inflation. The phases of the cycle include recovery, boom, decline and through that they repeat themselves over-time anywhere for about two to twelve years with most cycles averaging six years in length.<sup>6</sup>

Other definitions include being a period of economic slowdown featuring low output, illiquidity and unemployment. It is characterized by its length, abnormal increases in unemployment, falls in the availability of credit, shrinking output and investment, numerous bankruptcies, reduced amounts of trade and commerce, as well as highly volatile relative currency value fluctuations, mostly devaluations, financial crises and bank failure.<sup>7</sup>

### **Efforts of the Nigerian Government in Managing Economic Recession**

It is important to say that the federal government under the leadership of Muhammadu Buhari is worried about the economic recession and melt down particularly at the time when people see President Buhari as a Messiah who had come to rescue them and the country from all types of vices that pose threat to national unity and security of the nation. Government in her efforts to end economic recession has listed steps taken to end the country's crippling recession. During a nation broadcast on the 1<sup>st</sup> of October, 2016, Mr. President after admitting that Nigerians were suffering, said that the recession would not last.<sup>8</sup> After expressing the dropped down in the oil price from an average of hundred USD per barrel over the last decade to an average of forty USD per barrel in 2015 and 2016, he mentioned the Federal Government efforts thus:

I know that uppermost in your minds today is the economic crises  
.....the recession for many individuals and family is real. There are no

easy solutions, but there are solutions nonetheless and government is pursuing them in earnest. We are to repair our four refineries so that Nigeria can produce most of our petrol requirements locally, pending the coming on stream of new refineries. That way, we will save ten billion USD yearly in importing fuel. At the same time, the Federal Ministry of Agriculture and Central Bank of Nigeria have been mobilized to encourage local production of rice, maize, sorghum, millet and soya beans. Our target is to achieve domestic self-sufficiency in these staples by 2018.<sup>9</sup>

Moreover, in a meeting with the state governors, President Muhammadu Buhari urged the governors to pay workers their salaries using the intervention funds given to them by the federal government, for instance, the Bail out and the Paris Club funds. According to him, he was wondering how anyone of them could go to bed and sleep soundly when workers have not been paid salaries for months. He said he actually wondered how workers feed their families, pay their rents and even pay school fees for their children.<sup>10</sup> The diversification of economic source from oil to Agricultural sector is a commendable effort. Many citizens in both the urban and rural areas participated in farming activities as a result of a call by the federal government to boost Agricultural sector in order to increase food production in the country and be self-sufficient without importing rice and other types of food that can be produced by our farmers in the country.

The role played by the Central Bank of Nigeria (CBN) helped the country to exit from recession. According to CBN Governor, Mr. Godwin Emefiele, the present economic recession in the country would end by the end of June or latest by the third quarter of 2017, based on what he described as emerging positive economic indicators. One of such indicators is the downward trend in the parallel market as regards the value of Naira against the Dollar which has appreciated from as high as ₦525 per Dollar to between ₦370 and ₦380 currently. Other efforts of CBN include reduction in the rate of inflation by the National Bureau of Statistics (NBS), and the country's foreign reserve that had also risen from over \$27 billion at the beginning of the recession in June, 2016 to over \$31 billion now.<sup>11</sup>

### **Effectiveness of the Efforts**

The efforts by the federal government to bring an end to economic recession in the country has yielded a positive result. The prices of some commodities had reduced in our local markets even though the prices are not stable at present, they increase and decrease. So also, our foreign reserve increased and the price of petroleum improved while the Naira appreciated. The role played by the Central Bank of Nigeria in this aspect cannot be overemphasized for it came up with some policies to improve the foreign reserve and make the value of Naira appreciated. The Federal Ministry of Finance too is not left behind in engaging the financial experts who are to deliberate through meetings, seminars, workshops, conferences and consultations to come out with some solutions that will be of benefit to the government and economy of the

nation in order to overcome the challenges facing the social and economic life of the Nigerian citizens.

### **Factors Responsible for the Ineffectiveness of the Efforts**

Some factors that crippled the effectiveness of the government's efforts in managing economic recession in Nigeria are numerous but few among them include:

- a- Lack of patriotism: when a person holding any public office does not have the love of his country at heart and accumulation of money becomes his desire, such a person will not perform up to expectation;
- b- Non-implementation of the policies by the government which aims at deriving benefit for the country and its citizens;
- c- Inconsistency in the system of government; and
- d- Lack of continuation with the existing projects embarked upon by the past government.

### **Islamic Potentials**

Islam has developed many ways of improving the wealth of a nation for the growth of its economy. Under this we would like to look at the Islamic economy, economic growth, control of recession in Islam, trade as one of the avenue for generating fund for individuals, nations and the government as well as talk about usury.

#### **a- Islamic Economic System**

Muslim economists have defined Islamic economics in different terms. For instance, as cited in Adebayo and Fagge's work by Chapra, it may be defined as "that branch of knowledge which helps realize human well-being through an allocation and distribution of scarce resources that is in conformity with Islamic teachings without unduly curbing individual freedom or creating continued macroeconomic and ecological imbalances"<sup>12</sup> Allah as the Creator and Provider makes resources available and unlimited for the consumption and use of human beings and other creatures. The earth is for cultivation and planting of seeds while the sky is a canopy while He sends down rain from the sky. Allah says:

الَّذِي جَعَلَ لَكُمُ الْأَرْضَ فِرَاشًا وَالسَّمَاءَ بِنَاءً وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَكُمْ فَلَا تَجْعَلُوا لِلَّهِ أَنْدَادًا وَأَنْتُمْ تَعْلَمُونَ

Who has made the earth your couch, and the heavens your canopy; and sent down rain from the heavens; and brought forth therewith fruits for your sustenance; then set not up rivals unto Allah when ye know (the truth).<sup>13</sup>

Islamic economic system aimed at promoting justice, equal sharing of the resources to the states concerned and elimination of injustice among the citizenry. Musa and Fagge elaborates more on this point:

The prime concern of the Islamic system is the elimination of all forms of *Zulm* (injustice) and the entrenchment of *Adl* (justice). That is why Islam seeks to reconcile all institutions of the system to the basic principles of justice, equity and fairness. This a requirement in every aspect of an ideal Muslim society. For instance, elimination of exploitation and establishment of justice is an essential ingredient of the Islamic economic system. The key features of this system are the existence of *Zakāt* (compulsory alms) and the prohibition of (*Ribā*) interest. While these are fundamental pillars, they are however not the only ones upon which an equity based economic structure of Islam stands.<sup>14</sup>

A professor of Economics, Binta Tijjani Jibril, highlighted some of the differences between Islamic economic system and all materialist ones when she explained that the major difference between Islamic economic system and all materialist ones is that economic wellbeing is not viewed as the ultimate end of human life and cannot be the purpose of life. The major difference between Islam and the other systems is the existence of duality of in relation to the pursuit of economic activities.<sup>15</sup>

### **Economic Growth through Trade**

Economic growth is an important component of economic development. Karwai cited Sadiq defining economic growth as the growth of the real national product in the real GNP per unit of labour input.<sup>16</sup> The global world looks at the international trade partnership as one of the link between a country and another, for instance, one commodity that is in abundance in a particular country may likely not be available at all in another country. If you take cassava as an example with its availability in Nigeria, perhaps it is not sufficient in China and they may need it in a quantifiable percentage. However, lawful and wide range of trade and commerce are encouraged in Islam of which they are sometimes mention as the bounties and excellence of Allah (*Fadl Allah*).<sup>17</sup> This is evident in these chapters and verses of the Glorious Qur'ān (Q.73:20, 35:12, 62:10, & 30:46).

Economic growth and development in Islam should be based on what is lawful and unlawful means of getting resources is totally forbidden. Ahmad, Bhatti and Arshad stated that:

Islam explains the principles of social and economic justice, concept of *halāl* and *harām*, role of state and responsibilities of individual for the utilization and best allocation of resources to bring economic growth and prosperity in the society.<sup>18</sup>

### **Causes of Recession**

The failure by Capitalist and Socialist to operate an economic system based on reality, justice, and to eradicate interest completely in financial dealings between banks and government and individuals when they want to collect loan is among the reasons that make global economic system into a complex situation. Among the causes of economic recession, according to Hauwa, are *Ribā* and gambling when she said:

Both have formed a non - real sector in the capitalist economic system in the form of banking, insurance, and stock trading. In a capitalist system, money (capital also) is seen as private goods, both invested in the production process or not, all the capital has to make money. In fact, the “investment ” in sectors rather than the production or in the non - real today is likely to continue to increase, far beyond the money circulating in the production sector.<sup>19</sup>

On the other hand Muslim writers identified low GDP and over reliance on foreign goods and high interest rate <sup>20</sup> as some of the causes of economic recession. They elaborated their point thus:

According to so many economists, the current economic dismay of Nigeria owes its origin in the inability of the country to facilitate innovative enterprises. Nigeria virtually imports everything she needs and has failed to be an exporter of her locally-manufactured goods. Crude oil, which serves as the main source of the country’s income, is even imported from the country that does the refining. This lack of drive for encouraging creativity has made Nigeria rely so much on foreign goods, which of course devalues her currency. Another problem which ensued from this is “inferiority complex.” Nigerians who are well to do prefer imported goods to the “made in Nigeria” ones. Some local investors have adopted the style of branding their goods “MADE IN CHINA”, “MADE IN ITALY”, “MADE IN FRANCE” etc. so as to attract customers. So, the local investors have not in any way been encouraged, rather they have been treated with contempt.<sup>21</sup>

### **Solutions to Economic Recession**

Certain measures need to be in place if really Nigerian government wants to overcome the challenges of economic recession and eradicate it completely. The followings, if implemented, can fast-track and pave way for a prosperous and sustainable economy:

#### **1. Elimination of *Ribā* (usury/interest)**

Islam prohibits the collection, giving, eating and use of interest in all the financial transactions be it a loan among the individuals or between corporate organizations and financial institutions. In a strong term, Allah prohibited interest, and described those involve in usurious dealings like those who have been driven to madness by *Shaytān*, the devil and further explained that those who refuse to refrain should prepare to engage in war with Allah and His Messenger Muhammad (Qur’ān 2:275-279).

The economic system of Islam has forbidden *riba*, both *nasi'ah* and *Fadl*. In contrast, the core of the economy Capitalism is usury and gambling, two things that are forbidden in Islam. Based on this, we have to shut down and stop the usurious practices of conventional banking, including derivative transactions that are common in the

financial markets and stock markets. Inflate stock prices and money is an act of *riba*.<sup>22</sup>

Islam prohibits usury and interest due to their inherent evils. The negative effect of these two cannot be overemphasized. The absence of interest in the Islamic economic system neither gave rise to high level of inflation nor did the prices spiral up beyond control. At least, the history has no evidence of such.<sup>23</sup>

## **2. Prohibition of Lavish Spending**

Islam as a religion gives instruction to its adherents to spend their wealth for their own benefit and for the benefit of kinsmen, the poor and the wayfarer and it warns against extravagance. Nigeria as a country does not have any regulations on how the citizens are going to spend their wealth, rather the government is concerned on how individuals earn and get livelihood. The Muslim writers expressed that:

Countries have not devised any method to check the spending habit of their citizens. In fact, the focus of most government is on how a member of a society earns his livelihood, then taxation is imposed on the income of the individual. Having done that, most countries interfere not in the financial affairs of the individuals.<sup>24</sup>

## **3. Lottery should be abandoned by the Government**

Government should completely abandon the gambling and lottery in its activities because of its harmfulness to the people and the nation, it makes people to be lazier and promotes an attitude of not wanting to engage in handiwork or business.

## **4- Exploration of Solid Mineral Resources**

Solid minerals that are available in Nigeria should be explored by the government in order to increase Internally Generated Revenue (IGR) for both the state and federal governments. If this is done, economic recession vanish from the soil of our dear country, Nigeria.

## **5. Agriculture should be enhanced**

The only way to boost agricultural production and to diversify source of revenue and income in Nigeria is to assist the farmers with all that they need to produce more for our consumption in the country and exportation to foreign countries. Modern equipment, fertilizer and machines that can remove all the dirt and sands in our local rice are some of the things the farmers need and of course they also need financial assistance.

## **Conclusion**

Islamic economic system is the only solution to the world global financial crises and economic recession. Capitalism and other economic systems of the world that contradict the rules and regulations of the Qur'ān and the teachings of Prophet Muhammad have failed the world woefully and do not guarantee the people of ameliorating their suffering. Rather, they increase their worries and sufferings



whenever they collect loans from the cooperative societies and while returning them, usury charges are exorbitantly collected. A complete elimination of interest (*Ribā*) in financing businesses will save our economy and ensure betterment of life of the entire citizenry of our country.

### **Recommendations**

This work recommends the followings:

- i. Apart from oil sector in Nigeria, other sensitive sectors that can contribute immensely to the economic stability of the country such as solid minerals should be explored;
- ii. Agriculture should be given adequate attention while the farmers should be assisted by the government financially as well as be provided with modern equipment that will facilitate large agricultural production;
- iii. Gambling/lottery should be discountenanced in government activities; and
- iv. Usury should be eliminated in all financial transactions in the country.

### **Notes and References**

1. B. T. Jibril, "Economic Recession: An Islamic Perspective" being a text of lecture presented at the 8<sup>th</sup> Annual *Ramadān* Symposium organized by Muslim Community (*Ummah*) of Nasarawa State University, Keffi, on 3<sup>RD</sup> June, 2017, 1.
2. T. M. Fapohun, "The Global Economic Recession: Impact and Strategies for Human Resources in Nigeia" *International Journal of Economics and Management Sciences*, 1.6 (2012): 7. Print.
3. A. M. Dawābah, *Investment in Islam*, Cairo: *Dar Al-Salam*, 2011. 45.
4. Oxford Advanced Learner's Dictionary, New 8<sup>th</sup> Edition. 465 & 1226.
5. "What we are doing to end Nigeria's Recession: Buhari" <https://www.vanguard.comnews> 2016. Web. 17 November, 2017.
6. Jibril, "Economic Recession: An Islamic Perspective" ... 1.
7. Fapohun, "The Global Economic Recession: Impact and Strategies for Human Resources in Nigeia" ... 2.
8. "How CBN's Efforts helped Nigeria exist from Economic Recession" <https://www.vanguard.comnews> 2016. Web. 17 November, 2017.
9. How CBN's Efforts....
10. "What President told State Governors about non-payment of salaries" [www.dailypost.ngnews](http://www.dailypost.ngnews) 2017. Web. 18 November, 2017
11. "Nigeria out of Recession by June end-CBN Governor" <https://www.vanguardngr.comnews> 2017. 18 November, 2017.

12. R. I. Adebayo & A. M. Fagge “Islam, its Worldview and the Islamic Economic System” in S. A. Karwai et al, *A Book of Readings*, Kano: The International Institute of Islamic Thought, 2012. 12.
13. Qurān, 2:22
14. Jibril, “Economic Recession: An Islamic Perspective” ... 2
15. M. Musa & A. M. Fagge “The Economic System of Islam” in S. A. Karwai et al, *A Book of Readings* Kano: The International Institute of Islamic Thought, 2012. 19.
16. Adebayo &Fagge “Islam, its Worldview and the Islamic Economic System”... p. 2.
17. S.A. Karwai “Islamic Economic Development” in S. A. Karwai et al, *A Book of Readings* Kano: The International Institute of Islamic Thought, 2012. 111-112.
18. A.I. Doi, *Shri’ah: The Islamic Law*. London: Taha, 1990. 348.
19. N. Ahmad, K. A. Bhatti and M. U. Arshad “Economic Growth and Human Development in Islam” pu.edupk/imagesljournal/alqalam/PDF/6 (2013) retrieved on 8<sup>th</sup> December, 2017.
20. M.M. Hauwa’u, *Management of Economic Recession in Islam*, 2017.
21. “Islamic Solution to Economic Recession” nigeriamuslimwriters.org (2017) retrieved on 8<sup>th</sup> December, 2017.
22. www.nigeriamuslimwriters.org (2017)
23. M.M. Hauwa’u, *Management of Economic Recession in Islam*, 2017
24. Islamic Solution to Economic Recession nigeriamuslimwriters.org 2017. Web. 8 December, 2017.
25. Hauwa’u. 6

# Moral Decadence in Nigerian Schools: Making Religious Education Compulsory at all Levels as a Panacea

**Ismaila Boladale Lawal,**

Department of Islamic Studies, School of Secondary Education  
Arts and Social Sciences Programmes, Federal College of Education (Special), Oyo.  
lawal.boladale2014@gmail.com; 08162614141

## **Introduction**

Immorality continues to trail Nigerian schools at an alarming rate. It is a major problem in the society today and hardly can we find a school or an institution—primary, secondary or tertiary void of social vices. Serious cases of unruly behaviour, truancy, cultism, drug abuse, smoking and general disrespectful behaviours are reported on daily basis from various schools across the nation.

Immorality is dreaded in the society in the ancient time but these days it is gradually becoming the order of the day. The school presumed to breed students of integrity, high moral standard and disciplines is now where learners compete in negative behaviours that are capable of destroying their career or cut their lives short. Discipline is the training that enables individual to develop an orderly conduct, self-control and direction, but currently most students are lacking in these good qualities and this is seriously affecting learning outcome and general well-being of the school.<sup>1</sup>

This situation has been very disturbing that everybody is expressing a deep concern over it ranging from educationists, political analysts, human right activists, political leaders and the society at large and it has given rise to various programmes, workshops, seminars, conferences and so on which were meant to address this ugly trend.<sup>2</sup>

Moral decadence is a global issue. It is even worst in the international scene than Nigeria. A report from John Lang of Scripps Howard news services under the headline “Educators increasingly struggle with classroom discipline” has this to say:

The educators report that they are struggling to control classroom with increasingly number of youngsters who come to school unruly, undisciplined, insubordinate and hostile.<sup>3</sup>

The report had it that the activities of the killer kids had gone down and that the problem they are facing now is from the students of unruly behaviours.<sup>4</sup> According to the report, a poll was also conducted to ascertain the level at which both teachers and other students are affected by the activities of the unruly students. The report says:

35% of the public school principals said, their ability to maintain order and discipline is limited by inadequate alternative programme for disruptive students. 51% of students agreed with the statement. They also agreed that the disruptive students know they will get away with whatever they have done. 29% of teachers have considered quitting the profession for violence and intimidation.<sup>5</sup>

It is this background that suggested that for the values of our schools not to change for the worst, there is the need for urgent possible solution and that is what this paper is out to address.

### **Meaning of Moral Decadence**

According to the *Longman Contemporary English Dictionary*, moral is defined as the principle of what is right and wrong behaviour and the difference between good and evil, while morality is defined as belief or ideas about what is right and wrong, about how people should behave or the degree to which something is right and accountable as well as a system of belief and value concerning how people should behave which is accepted by a particular person or group. On the opposite side, decadence is described as the state of having low moral standards and being more concerned with pleasure than with serious matters.

Fatima Usman describes moral uprightness as to behave decently and honestly. It can also be seen as relating to the notion of right and wrong and how individual should behave in a given society. It is something ethical, good, right, proper, honorable, just and principled while in contrast she puts decadence as the decline or decay in a society, especially in its morals. It is a state of immorality corruption; self-indulgence and so on.<sup>6</sup> In summary, moral decadence is the state of total collapse of moral value in any given society.

### **Common Negative Behaviours in Nigerian Schools**

The most common negative behaviour reported on daily basis from various schools across the country includes:

#### **1. Examination Malpractice**

Examination malpractice is any act which does not make the assessment or evaluation of performance of those who write or sit for an examination reliable.<sup>7</sup> What worries most right-thinking Nigerians about examination malpractice is that pupils of primary schools and students of both secondary and tertiary institutions no longer see cheating as a serious offence. Many parents also do not consider it a bad thing either. They even go to the extent of offering bribes to dubious school officials to assist their wards in an examination.

These days, pupils do not adequately prepare for both internal and external examinations. They play away most of the time and wait for examination question which would possibly leak or really leak out before the actual examination.<sup>8</sup> Apart from poor quality of teaching, some teachers also aid cheating. Some of them are paid

to do so while some want to record high scores in their subject through this fraudulent practice.<sup>9</sup>

At examination centres, the examining bodies have problems of thorough supervision of those writing examination because of their large number, inadequate space and so on. When pupils or people are caught in the act of cheating and the case is reported to the police, little or nothing has so far been done to punish the offenders. This means that almost all stakeholders linked with examination, that is, the students, their teachers, parents, outsiders, the police and the examination bodies are to be blamed for cases of examination malpractices.<sup>10</sup>

## **2. Cultism**

When some people form a group which is not open to members of the larger society, we sometimes describe such a group as a cult. The members are usually described as cultists and their practice (which is not open) as cultism.<sup>11</sup> Today cultism has become a major social problem in Nigeria. It has spread to all levels of the educational system—Primary, Secondary, College of Education, Polytechnics and University. Group of students or pupils – no matter their background or whether they are from rich or poor parents- now form cult group to cause trouble for other students and lecturers. They kill fellow students who are members of rival group or who do not belong to any group. They kill lecturers who do not give them undeserved favour in an examination.<sup>12</sup>

At the time they are carrying out these evil deeds, they are usually under the influence of alcohol or drugs. They carry guns, cutlass and axes to kill. They do not stay in their own schools or attend lectures regularly, but travel to other schools and colleges to fight and kill.<sup>13</sup>Female students are no longer in safe hands as they are sexually harassed by cult members.

## **3. Prostitution**

This is the act of having sexual intercourse for payment. This practice is found among female students of secondary schools in Nigeria and very rampant among those of tertiary institutions. Some of them date men of substance in the society and at times they seduce their lecturers to fall in love with them. Dayo O. *et. al.*, believe that many of the girls who allow themselves to be abused by men are those from poor parents. They therefore use sex as a means of making money and those who do not engage in sexual relations for money find enjoyment and self-satisfaction in it.<sup>14</sup>

## **4. Truancy**

Truancy is the practice of staying away from school without permission. It is a great problem in public schools in Nigeria. Students are seen roaming about the street aimlessly when they are supposed to be in the classroom. Some are engaged in hawking by their parents while some are fond of hiding in casino centres to engage in gambling and other illicit games. It is on this note that the Oyo State Ministry of Education constituted a monitoring team recently with the sole responsibility of arresting and disciplining of students who are roaming about the streets when lessons are in progress in their respective schools.<sup>15</sup>

For the space constraint, other negative behaviours in Nigerian Schools are summarised as- indecent dressing, homosexuality, rape, robbery, pocket picking, drug addiction, hooliganism, thuggery, gambling, premarital sexual activities and stealing. Others include fighting, insult and assault, dishonesty, bullying, unnecessary demonstration, willful destruction of school properties and general disrespectful behaviours.

There are series of testimonies to many of these from the Nigerian dailies and magazines like:

- a. Ten students caught in sex orgy. *Fame magazine*, Tuesday, May 25, 1993. p. 3
- b. SSS parades three graduate kidnappers in Edo. *Nigeria Compass*, Friday, Dec. 16, 2011. p. 5
- c. Girl 11, raped by business man? Misses exam due to trauma. *Nigerian Compass*, Friday, December 16, 2013. p. 8
- d. LAUTECH expels three students for alleged impersonation. *National Mirror*, July 10, 2013. p. 8
- e. 24- year old student accused of rape. *News watch Times*, Friday, May 22, 2015. p. 39
- f. PGD student jailed 7 years over fake drug. *Vanguard*, Thursday, March 3, 2016. p. 11
- g. Lagos School Abduction: Kidnappers reduce ransom to N20m per student. *Vanguard*. Thursday March 3, 2016, p. 52.
- h. EFCC arrest 5 undergraduates over internet scam. *Daily Trust*, July 26, 2016, p. 10
- i. In Kebbi, Varsity, Poly, partner ICPC against corruption, sexual abuse. *Daily Sun*, June 16, 2017, p. 22.
- j. Solider, Poly student held for alleged robbery. *The Nation*, Friday, October 13, 2017. P. 6
- k. Total trains youths to curb social vices, *The Guardian*, November 22, 2017. p. 43.

### **Causes of Moral Decadence among Youths**

Moral decadence among Nigerian youths are traceable to the following sources among others:

#### **a. Morally Polluted Environment**

According to Sayyid:

As for the group of criminals who feel no restraint against committing any kind of crime or offence, most of them are those who opened their eyes in families devoid of emotional warmth and moral virtues and polluted with various sorts of vices and indecencies or they are those who have lived in a decadent social environment. It were family and

social factor that caused them to choose crime and vice rather than rectitude and purity.<sup>16</sup>

The above quotation is a summary of one of the reasons why Nigerian youths are susceptible to crime. It is because they live in a corrupt society that enhances their evil tendencies. If the society is morally sound there is every possibility that fewer criminals will dwell in Nigeria.

**b. Peer Pressure and Influence**

Peer pressure is another major cause of youth involvement in social vices. Students spend more time with their friends in schools or at home. Due to their weak nature and tender age they can easily be influenced. Children have a high level of curiosity to learn, to have fun and practice new things thus making them smoke, drink, have sexual intercourse and so on.<sup>17</sup>

A proverb says “Show me your friend and I will tell you who you are”. That shows the significance of friends and how they influence lives. A child tends to behave like his/ her friends so as not to be labeled as coward, uncivilized or crude. A child who moves with children with poor academic performance can be like them in no time and will be lured to shortcuts to success such as examination malpractices.<sup>18</sup>

Being a virgin which was cherished in our society in those days has turned into object of ridicule among students now. An innocent girl will want to experiment what her friends discuss always and may be pushed into sexual activities in tender age.<sup>19</sup>

**c. Lack of Parental Care**

Lack of parental care is another cause of moral decadence in our society. This might have arisen as a result of negligence by the parents or broken home. A child that lacks supervision and parental attention engages freely in immorality. Children from permissive and uninvolved parenting style fall most into this trap. They move with wrong people. Their movement not checked and their academic progress not followed up. Freedom to do anything without being queried affects children negatively.<sup>20</sup>

Negligence of parents can make the wards turn to their friends for love, care, emotion, and advice that can lure them into deadly acts. An abandoned girl can look up to an opposite sex for love and affection. Some maids, house helps, family members who are always around the children in the absence of parents can introduce all sorts of vices to them. Some may even violate and abuse the children sexually, then warn and threaten them not to tell anyone. Even, if the bold ones are determined to confide in their parents, they may be too busy or occupied to give them attention. Thus many parents have indirectly spoilt their children lives and they know not.<sup>21</sup>

**d. Poverty**

Poverty is the inability of a person or family to provide adequately for his or her basic needs or those of the family so as to ensure healthy living and development.<sup>22</sup> If young people’s parents or guardians are unable to meet their daily needs, then young

people will look for ways to overcome their poverty themselves.<sup>23</sup> Many Nigerian youths in their bid to fend for themselves have run into wrong direction where some have been introduced to advanced fee fraud (419), prostitution, robbery, homosexuality, drug trafficking and so on.

**e. Watching of Bad Films**

This is another cause of moral decadence in Nigerian society. The country is porous and degenerated that children of all ages are at liberty to purchase any film of their choice, foreign or home based, and to watch it without supervision or monitoring by the elderly ones. The internet is even doing more harm than good in this direction as there exist innumerable sites where children can download all sorts of pornographic and amorous films free of charge. The situation is as bad as students watching such films via handsets right in the classroom. It is a fact that the young souls are so pragmatic that they aspire to experiment what they have watched. That is why cases of rape, incest, fornication and so on are on the increase in the country.

**f. Mass Media**

The most modern and one of the greatest socialization agents today is the mass media. The mass media is made up of radio, television, books, newspaper, magazines and other print and electronic media. We should know, however, that it is not everything we learn or see from the mass media that is good for us. Certain things we hear, read about and see in the media may destroy the lives of old and young people. For example, cigarette smoking, gambling, shooting and immoral acts are not good, but they are shown on television, seen in magazines, films etc.<sup>24</sup> In line with this, it can safely be concluded that mass media has its own share of blame in the moral decadence in Nigeria.

**Effects of Moral Decadence on Students and Society**

Immorality affects the society as a whole and the individual in particular. Such effects include the following:

1. The academic and moral aspect of a student is negatively affected: students divert their time to immorality instead of being serious with academic work. There is wastage of time which leads to poor academic performance. Deadly disease that can lead to termination of lives and career can be contracted. A pregnant student will face emotional and psychological trauma which will make her lose focus and attention on her studies; she might eventually stop schooling or quit for some period of time and if she opts for abortion, she may as a result lose her life.<sup>25</sup>
2. Loss of lives to cult activities: A student who happens to be a cult member gives greater attention to cult activities to the detriment of academics. Being in the secret cult exposes a child to other forms of illegal actions such as smoking, alcoholism, rape, hooliganism, thuggery and others. They may lose their lives in fight or when there is a clash with an opposing cult and they may be rusticated from schools. Parents of such student may develop and suffer



from depression or hypertension as a result of stress emanating from the bad conduct of their children and this may lead to their untimely death.<sup>26</sup>

3. Value disorientation: Immorality does not allow some students to distinguish what is right from what is wrong and they conduct their life in bad ways. It enables them not to follow rules and regulation of the school.<sup>27</sup> It makes them to feel as if they are above the whole world.
4. Deterioration of health: Drug addicts among students are prone to diseases like cancer, tuberculosis and madness. All these constitute serious health challenges.
5. Morality and standard of school reduced: A school that allows moral decadence to triumph loses credibility. Parents withdraw their children from schools that are well known for examination malpractice in preference for a credible one.
6. High crime rate: In a society where citizens are morally bankrupt, there will be increase in crime rate. That is the reason why Nigeria witnesses cases of kidnapping, armed robbery, human trafficking, ritual killings and so on every other day.
7. The image of the country is relegated to the background: Other countries look down on such country as being weak, corrupt and deadly<sup>28</sup> and they may sever diplomatic relation with her. Many developed countries reluctantly grant visas to immigrants from corrupt nations and even if they do, strict screening exercises are put in place. Investors both foreign and indigenes are not willing to invest in countries with high rate of crimes.

### **Various Attempts by Nigerian Government to Fight Moral Decadence**

The fight against moral decadence in the public sector came to the limelight in 1966 when the Military identified corruption as one of the reasons for taking over from the civilians. Experiences later showed that the Military were more corrupt than the politicians. Since then successive governments have made several attempts to eradicate corruption and other related vices amidst Nigerians. The efforts include:

- a. Ethical revolution initiated in 1981 by the administration of Alhaji Sheu Shagari.
- b. War Against Indiscipline (WAI) established in 1984 by Buhari/Idiagbon led administration.
- c. Mass Mobilization for Economic Recovery, Self-Reliance and Social Justice (MAMSER) established in 1991 by general Ibrahim Babangida administration.
- d. War Against Indiscipline and Corruption (WAIC) introduced on 4<sup>th</sup> May 1994 by General Sanni Abacha's government.
- e. The re-introduction of War Against Indiscipline (WAI) Brigade by President Muhammadu Buhari, the current executive president of Nigeria.<sup>30</sup>

Apart from the above –listed programs, there are other legislations and Acts of parliament that are at winning the war against corruption. These include:

1. The code of Conduct Bureau Act of 1981.
2. The bank and other Financial Institution Acts no. 25 of 1991
3. Failed bank Act no. 16 of 1996
4. The National Agency for Drug Administration and Control (NAFDAC) and money laundering Act of 1995
5. The 1999 Constitution of the Federal Republic of Nigeria
6. The Independent Corrupt Practices and other Related Offences Commission (ICPC) Act of 2000
7. The Economic and Financial Crimes Commission Act of 2004.
8. Foreign exchange miscellaneous provision Act no. 17 of 1995.<sup>31</sup>
9. When more cases of examination leakages occurred from 1981 in public examinations like Joint Admission and Matriculation Board (JAMB) and University examinations, a decree was promulgated as Examination Malpractices Act no.33 of 1999 which has been adequately revised by the National Assembly and has set up more serious laws against examination malpractices.<sup>32</sup>

Other measures by the government to nail examination malpractices include:

- a. *Downgrading of Head Teacher:* Head of schools where examination malpractices take place are now being downgraded and teachers who participate in it are losing their job.<sup>33</sup>
- b. *Expulsion and prosecution of students caught cheating:* Pupils and students caught for examination malpractices are being expelled from school in 2013, the management of the Ladoke Akintola University of Technology (LAUTECH) Ogbomosho expelled three students for alleged cheating and impersonation. Two other students were also suspended for the same offence by the Management.<sup>34</sup>
- c. The EFCC has also been empowered to prosecute examination cheats across the Federation. The mass media and non-governmental organization (NGO) are playing significant role to complement the efforts of the government on the eradication of examination malpractices. The media publish details on the extent to which states and their schools are involved in examination malpractice. This has made many state ministries of Education to sit up and take measure and fight examination malpractices in their various states.<sup>35</sup>
- d. One of the Non-governmental Organizations (NGOS) that is concerned about integrity of public examination in Nigeria is Exam Ethics International. It is a non-governmental, non-profit, non-partisan social responsibility organization founded in Nigeria in 1996. One of the cardinal programmes of this organization is annual exam ethic week. Exam ethic week is organized to sensitize and mobilize stakeholders to take action to protect the integrity of

examination. Federal, State and Local Government agencies, civil society organizations, agencies, parastatals, student union government, parents, teachers, political leaders and all concerned stakeholders are invited to actively participate in the exam ethic week.<sup>36</sup>

All these are in place, yet immorality, lingers in the country and among the students in particular. There is therefore need for an enduring solution which can easily be gotten from the teaching of Islamic Studies.

### **Meaning of Islamic Studies**

Islamic studies refers to the study of Islam. Islamic studies can be seen from under at least two perspectives:

- a. From a secular perspective, Islamic studies is a field of academic research whose subject is Islam as religion and civilization.<sup>37</sup>
- b. From a traditional Islamic perspective, Islamic studies is the umbrella term for the Islamic science (*'Ulum ad-Din'*). It includes all the traditional forms of religion taught such as *Kalam* (Islamic Theology) and *Fiqh* (Islamic Jurisprudence).<sup>38</sup>

Islamic studies is synonymous with Islamic knowledge or Islamic education. Education in the context of Islam is regarded as a process that involves the complete person, including the rational, spiritual and social dimensions. The comprehensive and integrated approach to education in Islam is directed towards the “balance growth of total personality... through training man’s spirit, intellect, rational self, feelings and body senses ... such that faith is infused into the whole of its person.”<sup>39</sup>

### **Aims and Objectives of Islamic Studies**

Islamic studies, like any other discipline is studied for a purpose. Whereas the remaining disciplines are confined to the worldly needs, Islamic studies are for both this world and the hereafter. A Muslim child is brought up in an Islamic environment to learn moral habit from his parents. But when he leaves home and goes to school, the knowledge he had acquired through imitation of his parents will be supplemented with knowledge based on proof.<sup>40</sup>

The objective of Islamic education is to guide mankind to live a happy, prosperous and productive life in this world as well as a happy, and successful life in the hereafter. The aim of teaching is to lead the children to cultivate some positive moral habit. At the end of each stage of education, the child should acquire the consciousness of Allah and recognise Allah as the Creator and Sustainer of the universe. After all these, the child at the primary school level would acquire some knowledge of the Qur’an and Hadith – with these knowledge the child should be able to observe and practice his basic religious activities. In the post primary school, the child continues with what he acquired from primary school. The aim of teaching Islamic studies at this level is to give the child adequate knowledge of the Qur’an and Hadith. With these, he can practice the religion successfully. It is also aimed at exposing the child to the history and civilization of Islam, *Fiqh* and *Tawhid*. The end

objective of this is to enable the child to be able to develop a positive attitude of promoting what Allah wants and abstaining from what He prohibits.<sup>41</sup>

### **Islamic Education as Solution to Moral Decadence**

As stated above, the objective of Islamic studies is to enable a child to be able to develop positive attitude of promoting what Allah wants and abstaining from what He prohibits. This will be achieved only if every Muslim family is alive to its responsibility of giving his children adequate Islamic education. Every society grows from the social unit called family. If every member of a family is morally balanced the whole society will be morally sound. Moral decadence is ravaging the country now owing to laxity on the part of families. Sayyid states that:

The recommendation of Islam concerning making children gradually used to religious duties and higher virtues and restraining them from sinful conduct constitutes a powerful means for creating a firm and stable foundation of faith and piety in their spiritual personality. The implementation of such an educational program to a substantial degree will neutralize the harmful effect of environment in later years.<sup>42</sup>

The Noble Prophet Muhammad, may God bless him and his household, said: "Accustom your children to prayer when they reach the age of seven".<sup>43</sup> Imam As-Sajjah, may peace be upon him, while counselling his children said to them:

Refrain from lying in big and small matters and in jest and serious talk; for when a man lies in petty matters he will be emboldened to lie in a bigger matter also.<sup>44</sup>

Imam As-Sadiq, may peace be upon him, used to say:

Impart religious education to your children as soon as you can before your opponents take a lead over you and plant wrong and false ideas in their minds.<sup>45</sup>

Bertrand Russell writes:

Every bad habit acquired is a barrier to better habits later, that is why the first formation of habits in early infancy is so important. If the first habits are good, endless trouble is saved later. Moreover, habits acquired very early feel, in later life, just like instincts; they have the same profound grip. New contrary habits acquired afterwards cannot have the same force; for this reason, also, the first habits should be a matter of grave concern.<sup>46</sup>

The implication of the above quotations is that moral training of children by the families is very important especially in this era of moral decadence. It is hoped that by providing the child with Islamic moral education, he will be morally conscious. He should cherish what is good and approved by *Shari'ah*. He should learn to reject what

is bad and unclean – cultism, alcoholism, drug addiction, examination malpractice rape, fornication and so on. They will grow up to love their religion and abide by its rules and regulations. In other words, this will create the proper moral basis in their lives. He should therefore in this age of moral crises, become firm and stable in his faith. This will guarantee good life in the world and in the hereafter.<sup>47</sup>

### **Conclusion and Recommendations**

This paper revealed that moral decadence is ravaging Nigerian society and Nigerian schools in particular. Presently, negative behaviours like examination malpractices, cultism, prostitution, truancy and so on are rampant in our Institutions of learning. These problems are caused by morally polluted environment, peer pressure, lack of parental care, poverty, mass media etc and their negative effects on students and society include: loss of life to cult activities, value disorientation, deterioration of health, reduction in moral and standard of schools, high crime rate, relegation of the image of the country to the background and so on. The work also revealed various attempts by successive Nigerian Government to fight moral decadence but with little or no remarkable progress. Therefore, in order to curtail the started problems, the study recommends:

First, the Nigeria Government should extend her anti-corruption crusade to the youths. The indefatigable effort of President Muhammadu Buhari to strip Nigeria off corruption is commendable. If all round success is to be achieved in this campaign, this administration needs to focus on Nigerian youths. Many of them are green snake under green grass. They commit acts of indiscipline and engage in criminal activities in no small measure. Government should direct its search light on them to fish out evil perpetrators. The government should create job opportunities to eradicate poverty among the youths. An idle hand is the Satanic handiwork. The government should be sensitive to this area.

Secondly, religious education (Islamic Studies and Christian Studies) should be made compulsory at all levels of education in Nigeria. Section 38(1) of the 1999 constitution and article 18 of the Universal Declaration of Human Rights, provide:

Every person shall be entitled to freedom of thought, conscience and religion, including freedom to change his/her religion or belief....<sup>48</sup>

Also section 1, Child Right Act (2003) and part II, Child Right Act (2008) stipulate the following rights of a child: Right to survival and development; Right to name; Freedom of Association and Peaceful assembly; Freedom of thought, conscience and religion; Right to private and family life; Right to freedom of movement and to freedom from discrimination.<sup>49</sup> Since every child is having constitutional right to his/her religion, it will be good and appropriate if the government can make religious education a compulsory subject for all students in Nigerian schools, from primary to tertiary institutions. Since every religion attaches importance to morality, this will go a long way to entrench and infuse moral values, God consciousness and discipline into our students.

Thirdly, parents should endeavor to teach their children religion and moral habits from home “Charity”, they say “begins at home”. A child that has been adequately groomed at home will only have moral and religious education in school as supplement to what he has learnt already. Parents should not be too busy or occupied to give needed attention and affection to their children. This will hinder children taking wrong advice from outsiders.

Lastly, all teachers must be good model. Children are known to be good imitators. They copy what they see their teachers doing. As a teacher, you must be a good model to your students, particularly teacher of religious studies. You must always exhibit exemplary habit to your students. A teacher with good morals and character is rendering a good service to the nation.

In conclusion, if all the recommendations above can be fully implemented, the students will grow up morally sound and with good character. They will grow up as truthful, trustworthy, law abiding and hardworking citizens. The country will become an haven for all and sundry and moral decadence will be reduced to the bearest minimum.

## Notes and References

1. I.B. Lawal, “The Effects of Class Control and Discipline on Students’ Achievement in Islamic Studies”, Unpublished Project, National Teachers’ Institute, Kaduna, Oyo State Study Centre, Ibadan, (2006), 2.
2. “Causes of Immorality among students” <https://www.googleweblight.com/web>. 9 November, 2017.
3. Lawal, The Effects of Class Control ... 3
4. Lawal, 4
5. Lawal, 5
6. F. Usman, “Nigeria Curbing Moral Decadence in Schools” [www.allafrica.com2012.web](http://www.allafrica.com2012.web). 9 November, 2017.
7. D. Ogunniyi, C. Azubike, G. I. Ehon and A. Muhammad, *Social Studies for Junior Secondary School I*. (Ibadan, Spectrum Books Limited, 2014). 39. Print.
8. Ogunniyi, Azubike, Ehon and Muhammad, 40
9. Ogunniyi, Azubike, Ehon and Muhammad, 41
10. Ogunniyi, Azubike, Ehon and Muhammad,
11. Ogunniyi, Azubike, Ehon and Muhammad, 39
12. Ogunniyi, Azubike, Ehon and Muhammad, 41
13. Ogunniyi, Azubike, Ehon and Muhammad,
14. Ogunniyi, Azubike, Ehon and Muhammad, 41-42

15. Lawal, The Effects of Class Control ...p.3
16. M. M. Sayyid, *Ethics and Spiritual Growth*. (Qum: Foundation of Islamic Cultural Propagation in the World, 1997). 25. Print.
17. "Common Social Vices in Schools: Causes, Effect and Solution" [www.informationparlour.com.web](http://www.informationparlour.com.web) 9 November, 2017.
18. Common Social vices in schools: Causes, Effect...
19. Common Social vices in schools
20. Common Social vices in schools
21. Common Social vices in schools
22. M. Ogunlayi, *Managing Teen Issues: The Islamic Perspective*. (Abuja: Al-Habibiyyah Islamic Society, 2006). 71. Print.
23. Ogunlayi, 72
24. Ogunniyi, Azubike, Ehon and Muhammad, *Social Studies for Junior Secondary School 1*... p. 32
25. Common Social Vices in Schools
26. Common Social Vices in Schools
27. B. Fijabi, *Civic Education for Junior Secondary School Book 3*. (Ibadan. Faman Publisher, 2010). 8. Print.
28. Common Social Vices in Schools
29. "Various Attempts by Nigeria Governments in Fighting Corruption". <https://www.googleweblight.com.web> 10 November, 2017.
30. Various Attempts by Nigeria Governments in Fighting...
31. Various Attempts by Nigeria Governments
32. Ogunniyi, Azubike, Ehon and Muhammad, *Social Studies for Junior Secondary School 1*... p. 39
33. Ogunniyi, Azubike, Ehon and Muhammad, *Social Studies for Junior Secondary School 1*... p. 43
34. National Mirror "LAUTECH Expels Three Students for Alleged Impersonation". 10 July 2013. 8.
35. Ogunniyi, Azubike, Ehon and Muhammad, *Social Studies for Junior Secondary School 1*.
36. The Nation Friday 7 May 2010. 10
37. "What is Islamic Studies?" <https://en.m.wikipedia.org>wik.islami...web>. 11 November 2017.
38. What is Islamic Studies?
39. A.N. Syed, *Muslims in the West*. (Leicester: The Islamic Foundation, 1983). 93. Print.
40. National Teachers' Institute, *NCE/DLS Course Book on Islamic Religious Studies 1*. Kaduna National Teachers' Institute, 2000. 68. Print.

41. National Teachers' Institute... 107
42. Sayyid, Ethics and Spiritual Growth... p. 47
43. An-Nūrī, Mustadrak al-Wasāil, vol.1, p.171
44. Sayyid,
45. Sayyid,
46. Sayyid,
47. National Teachers' Institute, *NCE/DLS Course Book*.....p.108
48. <https://www.dailytrust.com.ng/opion.web>. 12 November, 2017.
49. <https://www.dailytrust.com.ng/opion...>



# Arabic/Islamic Collections in the Lagos State University Library: A Statistical Data Analysis

**Muhammad Olatunde Yaqub,**

Department of Foreign Languages, Lagos State University, Ojo, Lagos.  
tyaqub2003@yahoo.com ; +2348033444731, +2348086086724

And

**Tijani Akinola Mogaji,**

Department of Foreign Languages, Lagos State University, Ojo, Lagos.  
[mogajitijani@gmail.com](mailto:mogajitijani@gmail.com) ; +2349054658722, +2348084251085

## **Introduction**

The facts of life indicate that all the Arabic institutions of higher learning are facing, at the present moment, an increasing upsurge in their materials and non-material culture. In the existing state of flux, both the old and new elements in all the walks of life are fermenting. The library is emerging as a social institution with an acknowledged message and function in the school and the university in urban and rural community; and in research and industry. The challenge is there and librarianship in the Nigerian universities has to develop its tools and technique in order to meet properly the increasing demand. Collection and development of any library is the basic foundation of the library services. Library has to select and acquire the suitable materials for the needs of its users, keeping in view the quality of the materials. Collection development varies from library to library according to its readership. Type of library is also important while selecting the materials of the library. In the literature, the collection within library has been given two major terms; collection management and collection development. Consistent definitions have not been applied to these terms, so they overlap with one another. Atkinson, for example, defines collection development as those activities revolving around selection of materials. Furthermore, he defines collection management broadly as the activities that add value to selected items once they are in the library<sup>1</sup>.

Osburns defines collection management and collection development as closely related activities. He claims that collection management is a process of information gathering, communication, co-ordination, policy formulation, evaluation, and planning. In addition, he says that, collection development is a part of collection management that primarily deals with the decision about the acquisition of materials<sup>2</sup>. Hannaford believes that, collection development can be broken down into five parts, each to be done in order. First part is evaluation, determining the strength, and weaknesses of the collection. Next, comes developing a plan delineating what collection should be done in terms of strength and weaknesses. Third, funding must

be sought to carry out the plan. Finally, in steps four and five, selection and de-selection are carried out so as to close the gap revealed in step two<sup>3</sup>. Edgar says collection development itself is part of collection management, which consists of coordinating collection development activities with other library activities; developing a plan for collection development, including a budget for all its activities; acquiring the resources to carry out that budget; collection development itself; and preservation of items.<sup>4</sup>

Through the ages, the universities' library has been measured by and valued for its collection. The extent to which organizing, representing or retrieving information depends inherently on the collections of the library. This study will examine collection and development of the Arabic and Islamic materials in the Lagos State University Library.

The import of this study is to explore the adequacy of the collection development of Arabic and Islamic materials in the Lagos State University Library and give a clear picture of existing situations of collection development. This will include level of the materials collection, adequacy of subject collections, students and department/book ratio. This study is significant for a number of reasons. The establishment of Arabic and Islamic Studies collection section is the oldest and largest in the State, but no research, as far as we know, has been conducted in this specific area of the Lagos State University Library. Even in other universities of the country a few studies or researches have been made.

Result of this study will give a better look into the collection development, whether it is balanced and up to the mark or not. This study may also be an eye-opener to the general collection development of the Library. It would also contribute to the future planning and could help in the formulation of collection development policies for various universities where Arabic and Islamic Studies are offered. Furthermore, it may also be a guideline for collection evaluation in future.

### **Lagos State University and its Library: A Brief Introduction**

The Lagos State University Library was founded in 1983 in accordance with Lagos State Decree 5, 1983. Since its inception, the University has expanded steadily from the pioneering faculties of Education, Law & Humanities and Sciences, with 120 students in 1983, to more than 35, 000 Students in 2017, with several faculties, schools, and centers namely; Arts, Social Sciences, Education, Science, Law, Engineering, College of Medicine, Management Sciences, Post Graduate School, School of Transport, School of Communication, School of Agriculture, Center for General Studies, Center for Entrepreneurial Studies, Center for Planning and Environmental Studies, Integrated Data Center (LIDC), University Multimedia Center (UMC), etc., offering degrees in various fields of specialization in 2017.

There are more than 65 disciplines in which the Lagos State University (LASU) awards the degrees at various levels of learning, viz, Diploma, Bachelor, Master, and Ph.D. The University is presently restructuring to adopt latest modern methods of teaching; and the faculty members engaged in teaching are highly

qualified. Arabic and Islamic collections started functioning in 1986 after the University had secured appointment of a professional Librarian. Before this appointment, books were purchased but not processed; while students were admitted for the programme in Arabic/Islamic Studies. There was serious need for an expert to handle the materials. In 2001, the name of the Library was changed to Fatiu Ademola Akesode Library, in memory of the fifth Vice-Chancellor of the University.

Isaac Ogunbiyi, a Professor of Arabic Studies, and the then Head of Department of Languages and Linguistics, had a discussion with the newly appointed University Librarian. Mr. T. B. A. Seriki on how to get Arabic and Islamic materials into the Library that would be useful to the students, lecturers and other readers. In 1986, official collection and processing commenced with three hundred books and a few journals; mainly on Tafsīr (Qur'anic Exegesis), Islamic literature and elementary Arabic grammar books. The academic exercise was in progress when the University management released funds through the Librarian to buy more Arabic and Islamic books. Among those who contributed to the realization of this task was Mr. A. O. Sanni, now Professor A. O. Sanni, who was sent to Kano to purchase Arabic and Islamic books. It was this time the collections started growing and enriching with advanced Arabic and Islamic literature. Among the materials purchased then are:

- 1 The religion of Islam: a comprehensive discussion of the sources principles and practices of Islam by Ali, Maulana Muhammad, Taj Company, 1986.
- 2 History of the Arabs: from the earliest times to the present by Hitti, Phillip K. 10<sup>th</sup> edition, Macmillian 1985.
- 3 The spirit of Islam by Ali Seyyed Maili, Idārah Adabiyah, Delhi 1922.
- 4 Kitāb al-Miṣbāḥ al-Munīr fī Gharīb al-Sharī‘a al-Kabīr by Al-Tayumi, Ahmad ibn Maḥmud ibn Ali.
- 5 Nahj al-Balāgha by Muhammad Abduhu, Vol. 1, Dār al-Fikr, n.d.
- 6 A literary history of the Arabs by Nicholson, Reynold A. London: T. Fishers Union, 1967 etc.

In 1987 more Arabic and Islamic books were ordered through the publishers' catalogue selected by the academic staff of the twin departments/units (Arabic/Islamic) to the University Librarian for final approval. The selections were made in accordance with the University curriculum. Few years later, Arabic and Islamic collections became an autonomous unit in the Library. The collections occupied the last two shelves in the main Library. Mrs. Akanbi Hafsah, who has a Bachelor of Arts in Arabic and Islamic Studies; and Master of Arts (Archives), was appointed as an overseer for both archives and Arabic/Islamic collections. In 1988, there was a bilateral relationship between the University and some parts of the Arab world; this resulted into donation of books to the University. The following bodies donated valuable books to the Library:

1. World Assembly of Muslim Youth (WAMY)
2. Egyptian Embassy
3. Kuwaiti Embassy

#### 4. Moroccan Embassy etc.

In 1988, the collection had attained a tremendous development. Though the Library acquires all printed materials through the department for collection development, there was no acquisition of non-book materials for Arabic and Islamic collections. Consequently, tapes, slides, films CD Rom and projectors are not available for the teaching or research in the twin discipline<sup>5</sup>.

#### **Methodology**

The methodology employed in this study is a combination of descriptive survey research and the content analysis. A total of 25 teachers and 50 students who came to consult the Arabic/Islamic section of the Library were interviewed. Furthermore, the study was executed with the assistance of graduate students and library staff. Interviews with the teachers and students were conducted in August 2011. The following sample questions were asked from department members and students consulting this section of the University Library:

- What is your opinion about the kind of the Library's general collection?
- What is your opinion about Arabic/Islamic section of the Library's collection?
- What is your opinion about the adequacy of course materials collection according to the courses you teach and the subjects of your interest?
- Do you usually find the desired materials in the section of the Library?
- Do you find enough materials in the Library relevant to your research project/assignments?

Various files of the University Library project, specifically, the Arabic and Islamic section, were consulted to prepare the historical prospect of the development of the University and its Library. The data used in the study were obtained from the annual report; accession registers etc. and personal interviews (survey). For the purpose of knowing the details of selection and acquisition procedures, three acquisition members of staff were interviewed. The reason for these interviews was to verify the various procedures of selection and acquisitions of materials.

The study deals specifically with the Arabic and Islamic collection development in the Lagos State University Library, as the subject of collection development in the Library generally is too wide to be discussed in a small study of this nature. The study is limited to twenty years period, from 1990 to 2010. Collection in this work includes every kind of materials or graphic record, which is used by the readers, be it a book, periodical, newspaper, micro film, electronic media material, rare book and manuscript, audio visual materials, map, pamphlet, government publications, publications of research organizations, reference materials, in short, all kind of materials which are used by the Library for the needs of its readers. Every one of the above mentioned categories needs to be discussed separately, but for the sake of keeping the study within limits, the collection development will be discussed as a whole.

## Findings

In the following paragraphs, we present the findings emanating from the adopted data of this study, which centered on acquisition rate and interviews.

### Acquisition Rate

At the end of 1990 when the Library was upgraded, the collection situation of the Arabic/Islamic section was as shown in Table 1 below. The Library did not have a book selection committee or collection development policy. The professional staff of the Library performs selection work. Expert opinion of department regarding their relevant courses/subjects is asked for. Some of the University academic departmental members also recommend and suggest books and periodicals to be added to the section of the Library collection.

**Table 1: Arabic and Islamic Collection Statistics of Lagos State University Library**

ITEMS	TITLES	VOLUME
Books	350	70
Periodicals	160	25
Government publications	30	09
Rare books	40	07
Pamphlet	70	08
Manuscript	07	08
Dissertation	0	04
Microfilms	02	01
Audio visual	01	07
Total		139

Calculation shows up to this date (1990) that, the overall growth rate of the Arabic and Islamic section of the Library was 12 volumes per year as a whole; which is quite up to the mark, and is rather higher than the standard formula. This formula states that, the minimum size of collection required for an academic discipline section of the Library differed from institution to institution. The size of any section of the Library depends upon combinations of variables such as number of students and departments, curriculum offered, methods of instruction, availability of suitable places for study on campus, geographical situation of the campus, and intellectual climate. In the light of all these variables, the growth of the Arabic/Islamic section of the Library had achieved the basic collections target in its first seven years of its existence. There are four main factors that affect the development of collections. They are: first, the curriculum, which should reflect the purpose of the departments and institution, the second and third factors are linked with the departments, their specialization and their teaching methods. The fourth factor, which affects the collection, is the budget. These methods of teaching, in fact, affected the development of collection in terms of both

quantity and quality. This includes increased number of collections, courses and types of materials with special regard to that related to electronic materials.

According to the same formula, once the basic collections are built up to meet the University's present academic programmes, the rate of acquisition declines. The main cause of decline in the growth of the section is the establishment of Textbook center. After 1991, the Library stopped the purchase of Arabic/Islamic textbooks. The other main cause for the decline of growth is the budget. In recent years, however, a number of factors have emerged which make it difficult for the Library to fulfill its expanded collection development role and attain its full potential. During the ten year period (2000-2010), the Lagos State University Library has been faced with restricted budgets or rather no budget at all for book purchase. Undoubtedly, rising cost of materials aggravated the difficulties. Increase in the number of students in the diploma, the sandwich, the external and the Islamic Law programmes; and the expansion in the graduate programme of the two disciplines and new approach to research projects have made the collection development a complex and expensive task.

Table 2 shows the overall situation regarding the students' population book collection and number of books per student as well as the department population, book collection and number of books per department member for 20 years period (1991-2010). Apparently, this ratio is too low, but there are two factors responsible for this. Firstly, the basic collection of 1990 is big and broad-based; and secondly, there have been no weeding since 1983, when Lagos State University Library was established. Other than unwanted and less used books, most of the duplication in the section of the Library is of textbooks which come to the section of the Library from international organizations and foreign embassies. If the ratio is calculated from its inception, the ratio will be a bit higher.

**TABLE 2: Student and Department Book Ratio**

Academic year	Student population	Department population	Textbook collection	No. of book per student	No. of book per department
90/91	26	3	46	1:2	1:15
91/92	31	3	10	1:5	1:3
92/93	30	3	30	1:1	1:10
93/94	27	3	36	1:2	1:12
94/95	28	3	37	1:1	1:12
95/96	28	3	35	1:2	1:12
96/97	33	3	33	1:1	1:11
97/98	32	3	32	1:1	1:11
98/99	31	3	37	1:1	1:12
99/2000	30	3	37	1:1	1:12
00/01	33	3	40	1:2	1:13
01/02	35	3	43	1:1	1:14
02/03	37	3	44	1:1	1:15
03/04	38	4	40	1:1	1:10
04/05	29	4	43	1:1	1:11
05/06	29	4	43	1:1	1:11
06/07	29	4	43	1:1	1:11
07/08	20	4	39	1:1	1:10
08/09	46	4	41	1:2	1:10
09/10	20	4	45	1:2	1:11
10/11	20	4	48	1:2	1:12

Table 3 shows the present annual addition of collections, which include annual addition of books, student to book ratio and department to book ratio.

Comparison of tables two and three gives the idea of the fall in the growth rate. Prior to 1990, the average growth rate was 111. After this period, growth rate started falling almost to half; and in some years to one third. Its main reason is the non-availability of funds and absence of regular budget. It should be noticed that, most of the books added in the period of 2000-2010 are gifts<sup>6</sup>. Various formulae recommend annual addition under various variables from 10-15 books per student and 20-25 books per department member<sup>7</sup>. This study recommends 10 volumes per student and 50 volumes per departmental member, based on present economic situation.

**Table 3: Annual Addition of Collection**

Year	Addition of books	No. of student	Ratio	No. of department	Ratio
1990/91	06	26	0.2	3	1:2
91/92	03	31	0.5	3	1:1
92/93	09	30	0.1	3	1:3
93/94	06	27	0.2	3	1:2
94/95	4	28	0.1	3	1:1
95/96	4	28	0.2	3	1:1
96/97	4	33	0.1	3	1:1
97/98	4	32	0.1	3	1:1
98/99	3	31	0.1	3	1:1
99/2000	3	30	0.1	3	1:1
00/01	3	35	0.2	3	1:1
01/02	4	35	0.1	3	1:1
02/03	15	37	0.1	3	1:5
03/04	15	38	0.1	4	1:4
04/05	4	29	0.1	4	1:1
05/06	4	29	0.1	4	1:1
06/07	4	29	0.1	4	1:1
07/08	26	30	0.1	4	1:6
08/09	4	20	0.1	4	1:1
09/10	26	46	0.1	4	1:6
10/11	4	20	0.2	4	1:1

According to the analysis of the interview/survey, the allowances per department vary from 3-5 volume and allowances per student vary from 1-2 volumes. If the average allowance of 25 volumes per departmental member that was recommended is considered, then the Library is far below the average standard

### **Interview Findings**

The analysis of the response from interviews conducted gives us the following picture of the Arabic/Islamic material collection of the Library which covers the five departments using the section. These departments are: Arabic, Arabic Education, Islamic Studies, Islamic Education and Islamic Law. 32% of students believe that, the general collection is just 'normal'; which means that, they only pull on with it and not actually satisfied. 40% openly declared that, the collection of the materials in this section is not up to the standard. Only 28% agreed that the collection is up to the standard; and that they are satisfied with the materials in the Library. Table 4 shows the students' opinion about the Library's general collection.



**Table 4: Students' Opinion about the Collection**

Level	Number	Percentage
High	14	28%
Normal	16	32%
Low	20	40%
Total	50	100%

Table 5 shows departmental member opinions about the level of the Library's collection of Arabic/Islamic materials. It was found that 56% of the members of the department consider the general collection as very low, while 24% regard it as normal; likewise, only 20% consider it as a good collection. (Almost all the individuals who consider the collection as good belong to the faculty of education). This is an indication that, the collection is not balanced according to the specialization and courses taught in the University.

**Table 5: Opinion about level of Collection According to Department Members**

Level	Number	Percentage
High	5	20
Normal	6	24
Low	14	56
Total	25	100

On the question of the adequacy of subject collection according to the courses taught/learned and the area of their interest, it was found that, the situation is not very different from the previous result. Table 6 shows that 56% of students regard the collection as substandard; 24% declared it as normal collection, while 16% consider it as a good collection. 4% of the students interviewed had no opinion about the subject collection in the Library.

**Table 6: Adequacy of Specialization Collection According to the Student Opinions**

Level	Number	Percentage
High	8	16
Normal	12	24
Low	28	56
No idea	2	4
Total	50	100

Table 7 shows departmental members' opinion about the adequacy of area of specialization collection according to the courses they teach and the area of interest. It was found out that 64% of the departmental members considered the collection as substandard, while 20% considered it as normal and 16 % think of it as a good collection.

**Table 7: Adequacy of Courses Collection According to the Departmental Opinion**

Level	Number	Percentage
High	4	16
Normal	5	20
Low	16	64
Total	25	100

34.7% of the total population suggested that, the allowance of department should be addition of 45 volumes per department member and 15 volumes per student. Table 8 show in more details, department member and book-student allowance ratio for addition per annum.

**Table 8: Suggested department member and book-student allowance ratio per annum**

Response	Allowance for department	Allowance for student
34.7%	75	15
17.4%	100	20
13.5%	85	20
13%	50	30
12.6%	12	25
6.5%	50	10
2.3%	60	12 <sup>8</sup>

Concerning the availability of materials for interest reading, Table 9 shows that 53% are of the opinion that, they do not find the materials of their interest very often, but also face problems of getting the latest materials. 34% were happy to find the materials of their interest and 12% found the materials of their interest very rarely.

**Table 9: Availability of the Materials for Interest Reading**

Level	Number	Percentage
Often	40	12
Not very often	26	53
Rarely	09	34
Total	75	100

On the availability of materials relevant to research project and assignments, Table10 shows that 50% rarely found the materials they need, 40% do not often find the materials they needed for their research project or assignment and 10% often found the materials.

**Table10: Availability of the Materials Relevant to Research Projects and Assignments**

Level	Number	Percent
Often	27	10
Not very often	31	40
Rarely	12	50
Total	75	100

### Discussion of Findings

Findings of the study indicate that, “collection development” in the Arabic/Islamic section of the Lagos State University Library is not up to the standard as expected. Hence, it would be proper to mention that, the order files of acquisition department show that, the order placed in the last ten years is not a balanced order. Each discipline taught in the departments has not been given its due share. The authors inferred reasons of inadequate collection on the basis of the study and the recommendation for the Lagos State University Library can be summarized as follows:

### Budget

The economic factors have compounded the problems of developing Arabic/Islamic materials collection. The money spent on the purchase of library books, periodicals and other reading materials and equipment is provided by the Lagos State government, through the University budget. In fact, Lagos State University Library does not have a separate regular budget for purchase of books. At the beginning of every year, the Library gets some fund from the University authority. If the Library fails to utilize them within specific period, the amount is liable to lapse at the end of the fiscal year. The untimely utilization of the fund could be as a result of the procedures involved in the purchase of the required materials. Besides, the budgeted amount is not sufficient to improve the Arabic/Islamic collection substantially even when fully utilized. There is no time to give due attention to proper internal courses’ selection. It is suggested that there should be regular budget allocation at the beginning of the fiscal year and that; a fixed amount should be allocated for the purchase of books from student affairs fund. While allocating the funds, the following facts should be put into consideration:

- The number of disciplines in which the University awards degree in Arabic/Islamic Studies/Arabic and Islamic Education/Islamic Law
- Average number of students admitted for the discipline

- Department member of the section of the Library
- Research staff and other potential users of the section of the Library
- Total administration staff of the centre and the facilities for borrowing

### **Staff**

Number of staff working in this section of the Library, including professional and non-professional are two. At present, the staff is not mainly attached to this section but also do some other works of the other sections of the Library. With the present situation, the ratio of the Library holdings and the professional staff are very low according to the standards of collection staff ratio. Abdullah in his work, after making arduous efforts has proposed that there should be three professionals for every section of the Library. He also suggests that there should be a ratio of one professional to two non-professionals (clerks and attendants) on the staff of every section of the library<sup>9</sup>. Scarcity of specialized professionals in this area is also one of problems facing the section of the library.

### **Weeding**

The process of weeding is as important as any other system of developing collection in any library. Without on-going programme, a collection can quickly become obsolete. The major function of a library, particularly an academic is to acquire, store and make available resources for knowledge seeking. An active weeding programme is essential for a viable library system. An active weeding policy should be an integral part of the Library's selection policy. Selection and weeding perform the same functions. Firstly, because both are part of the same process (collection development) and secondly, if each is considered in relation to the other, they both can be more effectively implemented. Book selection determines the weeding policy. Weeding is a term used in the library and information science for removal of unwanted or fairly used books from library shelves. The fact is that generally, Lagos State University Library is so small in size that, new books find little space to be shelved. Since 1983, when the Library was created, the process of weeding is unknown to it, no one ever thought of it.

### **Book Supplies**

One of the causes of inadequate collection development is the procedure by which the books are imported from abroad. Lagos State University Library appoints agents in Europe and United States for the purchase of books. The agents naturally work on commercial lines. Out of the orders of books sent to them for supply, they supply only those titles, which gave them profit, and the rest of the book which earn them little profits are ignored. In this way, the materials published by non-profitable societies; learned societies, universities and other organization of the same kind, are deliberately omitted from addition to collection. The suppliers ignore the principle of business ethics and the Library management needs to change their procedure for acquiring materials.

### **Need for Co-ordination and Co-operation**

Lagos State University Library lacks co-ordination and co-operation at various levels of collection development.<sup>10</sup> There is a need for creating a co-ordinate link among acquisition section and other sections of the Library and branch libraries as the case may be. Co-ordination is a process by which the parts of a system are brought into effective relationship. Lagos State University Library lacks this relationship. Having a centralized system of acquisitions, information flow is a must between the acquisition section and the other libraries in other campuses. In the absence of this information flow, efficient and functional collection has to suffer. Secondly, co-ordination between the acquisition section and the departments/units is also very essential. Having no contact with departmental members, the acquisition section remains unaware of academic pursuit and research activities of the faculties and departments. The link between the acquisition section and the departments will produce good results regarding the collection development. The authors recognize the use of this method in the Lagos State University; however, most of the information collected from the departments is not usually implemented. The following information by departments of the Library and the academic departments may serve as the guidelines for the improvement of quality collections:

- **Reference Section:** information about the needs of readers, recommendations and selection of new reference tools from the departments.
- **General Collection Section:** Reader's requirements, analysis of readers view about the general collection, availability of the materials for research projects and assignments etc. Reading trends of students and department members other than courses of studies.
- **Circulation Section:** statistics about books issued (according to courses), books reserved by students and teachers, long overdue books, books lost and paid for.
- **Head of Department's Office:** information about special projects of the department, information about the introduction of new discipline in the university/department, higher level decision relating to the acquisition policy.
- **Departmental Changes in the Curriculum:** New research projects, essentials of their teaching methods, information about the recommended materials regarding research and assignments, co-operation in selection of books and other reading materials related to the courses being taught.

### **Cooperative Acquisitions**

Today, it is impossible for a single academic library to acquire everything published or at least in the fields which are taught in the university. Therefore, there is a need for dividing responsibility for acquiring the materials related to various discipline. The constant growth of areas of research, the expansion of fields to be covered, and the expansion in the actual production of materials make the co-operation more essential and necessary. Other than the trade publishers, the publications of learned societies, government expanded publication programs and publication of other similar research organisations have flooded the book market. On the other hand, limitations of physical space as well as financial resources create problem for librarians,

especially in the area of collection development. The state of affair compels them to think of new ways to cope with the situation. One way to solve this problem is co-operative acquisition.

Co-operative acquisition programmes in the matter of purchasing materials in certain subject area have been in effect for many years. Here in the South, there are at least seven libraries where Arabic/Islamic materials can be found namely; Lagos State University Library, University of Lagos Library, University of Ibadan Library, University of Ilorin Library, Al-Hikmah University Library, Kwara State University Library, Crescent University Library, and Ado-Ekiti University Library. It is suggested that, for providing better services with limited resources, libraries must co-operate on the way of improving the quality of collection development of Arabic/Islamic materials, this could also be extended to the other disciplines. A high level committee can be set up to chalk out the details of this program<sup>11</sup>.

### **Conclusion and Recommendations**

The findings of this study indicate that, collection development of Arabic/Islamic materials in the Lagos State University Library is below the standard. Here, it could be proper to mention that, files of acquisition department show that, the order placed in the last ten years is not a balanced order. Each course taught in the departments has not been given its due share. In this regard, the following is therefore recommended:

- There should be regular budget allocation at the beginning of the fiscal year for collection of materials for the departments. A fixed amount should also be allocated for the department for the purchase of books from student affair fund. A professional staff at the acquisition section should be employed, there is none for now. There is a need for creating a co-coordinating link among the acquisition section in the universities. There is also a need of effective co-operation between the acquisition section and the departments in selection of books and other reading materials related to their courses. The books suppliers should always practise the business ethics and the Library management should also change their procedure of acquiring materials.
- The Library should remove the unwanted, duplicated and obsolete materials from its shelves and store it in one place. From this discarded materials, a research library can be established. Towards providing better services with limited resources, there is a need for the co-operation of the libraries. The authority should create more space for Arabic/Islamic collections in the Library. The space should include staff room, computer language system and language laboratory. All other categories of students like part-time and sandwich should be encouraged to make use of the Library. There is a need to change from manual operating system to computerized and digital system. The staff of the section should be trained and given academic enhancement in the area of their specialization. A committee of senior professional Librarians can be set-up to work out a plan and prepare feasibility report on the implementation of these suggestions.

## Notes and References

1. R.W. Atkinson, "Managing Traditional Materials in an Online Environment: Some Definitions and Distinctions for a Future Collection Management". *Library Resources and Technical Services*. 42, 1 (2008), 7-20.
2. C. B. Osburn, "Collection Development and Management", *Academic Libraries: Research Perspectives*, Ed. M. J. Lynch. Chicago: American Library Association, 1990. 1-37.
3. W. E. Hannaford, "Toward a Theory of Collection Development in Libraries: a Treatise, Part B". In *JAI Press*, Inc, Greenwich, CT: 2001. 473-583.
4. W. B. Edgar, "Toward a Theory of Collection Development: an Activities and Attributes Approach". *Library Collections, Acquisition and Technical Services*, 27, 4 (2003), 393-423.
5. M. A. Olagunju, *A General Survey of Role Played by Arabic and Islamic Collection in Lagos State University Library*, (M. A. Project), Lagos State University, (2009).
6. Olagunju,
7. S. I. Abdullah, *Proposed Standard for University Libraries in Saudi Arabia*, Pittsburgh: University of Pittsburgh. Ph.D Thesis, (1982), 130-13.
8. The calculation of this table has been carried out in a way to accommodate all the data in less number of category, for example, all the answers giving the allowance from 71-79 have been put together in one category of 75. It means that the variation of four above or less have been adjusted at one place, that is at the category of 75. This formula of calculation has been applied to all the calculation of this data analysis.
9. Abdullah, *Proposed Standard for University Libraries in Saudi Arabia*
10. Interviews with Misbau Olagunju and Wakeel Ogungbo. Officers-in-Charge, Arabic and Islamic Collections, Lagos State University Library, on 10-10-2017.
11. M. D. Carter and W. J. Bonk, *Building Library Collections*, Metuchen, N. J: The Scarecrow Press, 2004. 255.
12. [https://en.wikipedia.org/wiki/Lagos\\_State\\_University](https://en.wikipedia.org/wiki/Lagos_State_University), Retrieved on 21<sup>st</sup> November 2017.

# Arabic Learning in the Twenty First Century Among Yoruba Muslims

**Mukaila Akolade Akanbi,**  
akoladecentre@gmail.com, 08032390576  
Postgraduate Candidate  
Department of Religions and Peace Studies,  
Lagos State University, Ojo

## **Introduction**

Arabic language as an academic discipline included in the Nigerian education curriculum is a clear-cut recognition of its significance to national development and heritage.<sup>1</sup> The Yoruba are a combination of different races which are majorly found in the south west of the present Federal Republic of Nigeria. There is no iota of doubt in the fact that, Arabic language is facing variety of daunting challenges as a result of misconception and lackadaisical attitude of some citizens of Nigeria who see it only as a religious language which does not lead beyond conducting naming, wedding, burial and house warming ceremonies. The campaign against Arabic language culminated in the removal of the Arabic script for the newly introduced Nigerian naira notes. In spite of the immense contribution of Arabic to national development, Federal Government under the late General Sanni Abacha relegated Arabic to the third position, while making French as a second language to English.<sup>2</sup> These and other attempts to downplay the language from time to time, motivated some people to posit that, Arabic is not economically viable. It is against this backdrop that, this paper takes a look at the historical background of Arabic language before and after independence to bring into lime light, as well as factors that have contributed to this status quo. The paper also exposes various challenges confronting the learning of Arabic in Yorubaland in order to suggest ways to overcome them. Findings, recommendations and conclusion will be articulated on the subject matter

## **Historical Background of Arabic Language in Nigeria**

The role of language to individuals and communities cannot be over-emphasized particularly, when it is acknowledged as a phenomenon that distinguishes mankind from other creatures, even though animals possess their own system of communication but it is not any way comparable to human language.<sup>3</sup> The need to shed more light on the reality about the Arabic language in Nigeria derives its importance from the hostile posture of some people to Arabic and the negative impact such hostility has on the language and the country.<sup>4</sup> This view was corroborated by Lawal thus:



The hostility against Arabic which cut across ethnic and religious boundaries is discovered to be the result of ignorance and misconception people have about the language.<sup>5</sup>

Of all the Semitic language, Arabic language was the first written language to preserve the recorded history of Africa as a whole and West Africa in particular before the advent of colonialism.<sup>6</sup> This explains why many vocabulary items common to Yoruba, Hausa, Kanuri, Wolof, Madinaka, Fulfude and a host of others are words loaned from Arabic.<sup>7</sup> Abubakre reported that he has identified 1500 Arabic words adopted by Hausa and Fulfude languages.<sup>8</sup> Arabic has played a very significant role in the Nigerian history before the era of imperialism.<sup>9</sup> Galadanci observed that, Arabic lasted for many centuries as an official language in most West African countries and particularly in Northern Nigeria.<sup>10</sup> It was the language of scholarship and administration of the caliphate and Kanem Borno Empire. Oladosun quoting some authors observed that:

The old Kanem Borno Empire which was established as far back as the 10<sup>th</sup> century by the end of 11<sup>th</sup> century converted to Islam with Arabic as its medium of transmission.<sup>11</sup>

There is a long list of Christian scholars who have contributed to the language. The first set of Christian scholars were Europeans. Amuni,<sup>12</sup> in his work titled Arabic language in the modern world, listed their names. The pride of place undoubtedly is occupied by professor Isaac Adejoju Ogunbiyi.<sup>13</sup> The Arabic language in Nigeria is not limited to religious affairs alone but to all aspects of human endeavour as articulated by Shittu thus:

The dynamics and sustenance of Arabic has been assured by its extensive use in area other than religion, vis-a-viz in broadcasting and international relations.<sup>14</sup>

As a matter of fact, the status which Arabic occupies in Nigeria varies from one group to another while it is a first language (L1) of the Shuwa- Arab of Borno State; it is a second language (L2) for our local and modern Arabic learners and a third language (L3) for government school learners.<sup>15</sup> It is the first language to the Shuwa people in Borno State who speak a variety of Arabic as their mother tongue. Since the Shuwa Arabs are bonafide citizens of the geographical entity called Nigeria, it cannot be disputed that their language, Arabic language is an indigenous Nigeria language. This point is stressed by that late El-Garh who posits thus:

Indeed one wonders whether Arabic is a non-native language in Nigeria or West Africa since a considerable segment of the native population of present day Nigeria namely the Shuwa Arabs speak Arabic as their mother tongue.<sup>16</sup>

Arabic is the second language to many Nigerians who had many works written in Arabic. Manifold of these manuscripts are now kept in libraries, archives and in private collections. This point is buttressed by K.O Dike thus:

As an historian myself, I have taken the keenest interest in this development for it is through the aid of these Arabic documents and those written in African languages in the Arabic script that the scholar will be aided in his task of unlocking the secret of the African past.<sup>17</sup>

Evidence are in abundance to show Arabic language as part and parcel of the Nigeria national heritage as we can see many Arabic inscription on walls, cars, doors, currency notes and newspapers.<sup>18</sup> Arabic is the third language for government school learners as it was given a prominent place in the National Policy on Education (1981) as a non- vocational elective subject with French in the post primary institutions.<sup>19</sup> Indeed, most of the Nigerian tertiary institutions run N.C.E, B.A.M.A and Ph D programmes in Arabic, yet the disheartening aspect of it as lamented by Adeniyi is that, the medium of instruction, learning, examination, seminars, project, thesis and dissertation is mostly done in English in some of the institutions contrary to the supposed language in which such educational activities ought to be carried out. This is due probably to their need to make the result of these researches accessible to the larger English-reading audience.<sup>20</sup> According to Obiagwu, another prominent status of Arabic in Nigeria can be seen in the attempt of the Federal government through the then Federal Minister of Education, Professor Jubril Aminu, who decided to set up two language villages in the country: one in the North to cater for Arabic and the other in the South to take care of French. This attempt is one of the remarkable efforts of the Federal Government acknowledging the importance of the language. The minimum standards for N.C.E Arabic curriculum have made it mandatory for all students to spend a minimum of eight weeks at the end of their year two programme in the Arabic language village, Ngala for field-work and acculturation is designed for three hundred level students of Arabic from Nigerian universities as the principal beneficiaries for a complete university session.<sup>21</sup>

By and large, the sheer fact that, the historical function of Arabic is worldwide, the corollary is equally true that, its communicative functions remain global. But in Nigeria, however, the liturgical function of Arabic seems to supersede its communicative function.<sup>22</sup> In this regard, Aje opines that, the attitude of Nigerians to Arabic can be derived from two major premises- the liturgical role of Arabic and the politicization and the polarization of religion. These have given rise to three distinctly observable Nigerian attitudes to Arabic: the attitude of positive friendliness and acceptance of Arabic, attitude of tacit ambivalence and the attitude of ridicule and indifference.<sup>23</sup> He further explains that, the first attitude characterizes Nigerian Muslims to whom Arabic is indispensable in the practice of Islam. The second attitude is that of non-Muslims' rejection of Arabic and this characterizes Nigerian Christians who are tacitly ambivalent to Arabic and equally to the account of Islam. Lastly the third attitude is that of indifference and ridicule. It is the Nigerian who out of ignorance is indifferent to Arabic (he could nominally be a Muslim or Christian or a Nigerian without any religious affiliation) who can afford to ridicule Arabic.<sup>24</sup>

### **Arabic Learning Among the Yoruba Muslims**

The utter fact that Arabic is the language of the Qur'an was repeatedly emphasized in the divine book as this is embodied in the following verses thus: "We have sent it down as Arabic in order that you may learn wisdom" (Q 12:2) and "A book where of the verses are explained in details a Qur'an in Arabic for people who understand" (Q 41:3). These verses made it mandatory on every Muslim to learn some Arabic, at least the little that will enable him to undertake his religious obligation.

No specific date could be consider as authentic time for the penetration of Islam into Yorubaland.<sup>25</sup> Islam however had been firmly established in Yorubaland before the Fulani Jihad in 1804.<sup>26</sup> Historically, the spread of Islam is concomitant with the wide learning of Arabic language and to the establishment of both small schools for teaching Arabic studies.<sup>27</sup> The establishment of Arabic schools in every nook and cranny of Yorubaland to teach Arabic language in Islam is a pointer to the fact that Arabic language enjoys a large patronage among the populace. The extent of the penetration of Arabic language in Yorubaland is not confined to the area of scholarship but goes as well into the lowest strata of the society.<sup>28</sup> The emergence of an Arabic literature in the Yoruba region is not far-fetched by comparison with northern Nigeria, as the earliest evidence for Arabic writing of local origin does not go back beyond the nineteenth century.<sup>29</sup> According to Shittu, this fact shows that Yoruba Muslims embraced the Arabic writing from the northern states. But this does not mean that they have not been in contact with Islam which Arabic is its language.<sup>30</sup> In this regard, Lawal posits that, Arabic began not only with the history of Islam but also with the trade between the Arabs from North Africa and the Yorubaland long before the arrival of the colonialists.<sup>31</sup>

On trade, Al-Alori remarks thus:

It has been confirmed that in Yoruba history that people of Oyo'le knew salt through some white men who came to Oyo'le during the reign of Alafin Obalokun. Therefore, if it has been established that the Arabs were the traders from the North Africa who traded with people of this nation then you would understand that the Arabs were those white men mentioned.<sup>32</sup>

According to Gbadamosi, Arabic schools started to spring up in various cities of Yorubaland as at 1892, and it was believed that there were about 55 Arabic Schools with about 1,246 children.<sup>33</sup> Efforts were made by some individuals to write literatures in Arabic language, such as prominent and prolific writer in the South Western Nigeria, late Al-Alori (1917-1992). He wrote extensively on religion, sciences, government, politics, History and Philosophy of Islam. According to Shittu, the numbers of his books published were close to seventy.<sup>34</sup> Consequently, Arabic book trade flourished in Yorubaland at the tail end of 19th century. On the take of Adetona, there were four *Illimiyyah* schools in Lagos before independence but after independence, the modern Arabic schools in Lagos has cropped up to 54 in numbers, all of which run *Idadiyyah* (primary) and *Thanawiyyah* (secondary) programmes.<sup>35</sup> He further says that, the number is a major development in educational advancement in Lagos especially in the area of Muslim contribution to private ownership of schools.<sup>36</sup>

Similar to what obtained in Bornu and Hausaland, Arabic also loaned some of its lexical items to the Yoruba language. Some of the words are religious, social and commercial in nature.<sup>37</sup> In 1956, the late Chief Obafemi Awolowo was reported to have established Arabic test in the Western Region. On this attempt, Raji posits that, the intention was to boost the teaching of Arabic and Islamic Religious knowledge as a means of achieving moral standard in the principles of the tender age.<sup>38</sup>

In the modern time, Arabic learning in Yorubaland could be classified into four categories namely, Qur'an schools, *Ilimiyyah* schools or *Madaris*; modern Arabic schools and post-secondary schools.<sup>39</sup> The first modernist Arabic and Islamic schools in Yoruba land was founded in Lagos in 1904<sup>40</sup> by Sheikh Muhammad Mustapha Ash-Shami from Syria. He wrote a textbook in Arabic titled: *Miftau Lughati Al-Arabiyyah* which was considered as one of the earliest works in Arabic for teaching Arabic language to West African learners.<sup>41</sup> These and other relevant information about Arabic learning in Yorubaland are convincing evidence that Yoruba Muslims have strong interest in Arabic studies in the past, especially before the emergence of the colonial masters.

### **Factors that Led Arabic Learning into Recession**

The term recession in the *World Book Dictionary*, is defined as a fact of going backward or the fact of sloping backward.<sup>42</sup> It is also interpreted as the pasture of quality or property from that which it exists or a temporary decline or setback in economic activity or prosperity.<sup>43</sup> The National Bureau of Economic Research (NBER) defines a recession as a significant decline in economic activity spread across the economy lasting than a few months normally visible in a real gross domestic product (GDP) real income, employment, industrial production and whole sale and retail. Going by the aforementioned definitions, there is no gain denying that Nigeria as a nation is just recovering from its comatose popularly referred to as recession since her first and second quarters growth in 2016 are 0,366 and 1.5. Furthermore, Nigeria second quarter growth for 2017 is said to be 0.55 growth rate. This recession had cut across all fabric of the society including the economic factors surrounding Arabic learning. We can deduct from the historical background of Arabic learning in Nigeria that the standard of Arabic reaches its peak in Hausa land in the 19<sup>th</sup> century during the celebrated era by the Sokoto Caliphate as the official language and it served several purposes in the society before the colonists gained control of the north in 1903.<sup>44</sup> The dynamism and sustenance of Arabic has been assured by its extensive use in area other than religion; vis-a-viz, in commerce, diplomacy, broadcasting and international relations.<sup>45</sup>

Commercial activities marked the beginning of Arabic in West Africa. The local traders in the West Africa kingdom began to pick and use some Arabic words relevant to their business transactions. Commercial activities between the Arabs and the Hausa people were believed to have started in the 10th Century C.E.<sup>46</sup> As a medium of communication in their commercial transaction with the Arab merchants; consequently Arabic centre's sprang up and have remained till today.<sup>47</sup> All these historical evidences are enough to debunk the erroneous view that, Arabic is not

economically oriented. Nevertheless, on the other hand, there are lots of problems facing the learning of Arabic language today. These challenges had cropped up ever since the emergence of the European intrusion and consequently the roles of Arabic began to dwindle till it ended up in recession. These problems, according to Imam, were classified into the internal and external problems – they can be enumerated as follows:

External Factors that led to recession are:

- Colonial Hostility
- Government non-challant attitude.
- Societal stereotype

### **Colonial Hostility**

Recession in the growth of Arabic learning started with the coming of the British colonizers, as they introduced new administrative structures and western Education. They developed a language policy that would gradually replace Arabic by starving the Quranic schools. In the north, the last strong hold of the Fulani theocratic state, Kano and Sokoto fell to the British in 1903 and the growth of Arabic learning was stalled.<sup>48</sup> Comparing the date of arrival of each foreign language into Nigeria will help to show the injustice done to Arabic. Arabic has been in Kanem-Borno Empire as language of court Administration in 1058 C.E, Portuguese in 1472, Dutch and French in 1659, and English in 1842.<sup>49</sup> The approach adopted in the Yorubaland was different from the North in Nigeria. The former was religious while the latter was political.<sup>50</sup> The attempt to phase it out entirely from being used by people did not go unchallenged, particularly in the Northern part of the country where people reacted sharply against it.<sup>51</sup> In spite of that, Arabic witnessed a decline as it was denied the kind of support which it hitherto enjoyed in pre-colonial era.<sup>52</sup> However, sharp reaction of people against the policy of the colonialists on Arabic succeeded in forcing them to introduce Arabic into the educational curriculum reluctantly. Though, compared to other subjects, the necessary conducive atmosphere was not created for the language to flourish.<sup>53</sup> The idea of no definite syllabus designed for Arabic to other subjects being taught in English, led every Arabic teacher to teach whatever he wishes and the way he wants it. This attitude naturally contributed to the lukewarm attitude that most students developed to Arabic not only in the Colonial era but in the modern time.

In contrast, the English language was encouraged at the expense of Arabic which was hitherto the only language of literacy and the official language in the Northern part of the country.<sup>54</sup> Colonialists, on several occasions rejected scholarship offered to Nigeria by Arab countries for Nigerians who wished to choose Arabic or Islamic studies as their career. Such rejection, more often than not, was published in Nigeria dailies.<sup>55</sup> This marked the beginning in the decline and recession of Arabic learning and consequently it served as a bad precedence in segregating our system of education and imposed upon us less serious system of the so called modern education. After fifty seven years of independence, colonialism is no more physically with us, yet its bad impact and side effect is still with us psychologically. Most of the Nigerian

universities offer B.A, M.A., and Ph D programmes in Arabic language, yet the medium of instruction, learning, examination, seminars, inaugural lectures are mostly done in English contrary to the supposedly language in which such educational activities ought to be carried out.

One of the serious defects of teaching Arabic through English medium and sources is the production of half backed Arabists. It is now rampant to find graduates in Arabic discipline who cannot speak Arabic language fluently. The pertinent questions here, is that, after the departure of colonial masters, whose purpose are we still serving in planning, organizing and administering our educational system through the colonial language imposed on us? The sheer fact is that the Quran asserts thus: “Verify never will Allah change the condition of a people until they change what is in themselves...” Q 13:11. The foregoing information could be enough reason to confirm that the recession and Arabic learning was a colonial scheme.

### **Government Non-challant Attitude**

Another devastating damage and part of the legacies of sixty years of colonial rule is the Nigeria government lackadaisical attitude toward the study of Arabic and as such students and parents do not feel motivated to study it. This is the argument of Ndagi in an article entitled; *The Arabic language and abandoned but desirable property*, who remarks thus:

Neither the Government nor the majority of the Nigerian Muslims who are not custodian of the property (The Arabic Language) seem to bothered about the deplorable state of teaching and learning Arabic in our schools.<sup>56</sup>

This non-challant attitude of government is as a result of the misconceived religious stigma attachment to the language as impression that Arabic is exclusively a language of Islam. Evidence abound that there is dearth of teachers in primary, secondary and tertiary levels of the country especially in the South West. In spite of this, government refused to employ Arabic teachers to fill the vacuum. People look down on the Arabic specialists because our society is dominated by western values. This is why people are not given adequate encouragement and support to study Arabic. People out of ignorance could not imagine a better prospect for anyone who ventures into studying Arabic but fails to understand that any graduate of Arabic could work in the Foreign Service, the media, public relations outfit, translations bureau, military and oil companies. The fate of Latin and Sanskrit (dead languages) has shown that the key factor that determines the life span of a language is communicative value. In this regards, Aje posits that, the tendency to restrict Arabic to Islamic circles only does not allow it to grow but serves as a biggest problem facing the language in Nigeria today.<sup>57</sup> Arabic scholars in Nigeria have observed the conservation and restriction of Arabic lead to the risk of attrition. Consequently, the non-Muslim Nigerians tend to enormously stay away from Arabic because they see it from the view of liturgy only. In addition, it has created social and security problems for Nigeria as a nation.<sup>58</sup> To compound the matter, it was under a late Muslim

president, that Arabic is relegated to third position while making French as second language to English.<sup>59</sup>

### **Societal Stereotype**

In the recent time, the level at which Yoruba Muslims are interested in western education has been relatively high. They are so convinced by it that they are ready to get rid of any other opposing system due to some factors, such as unemployment of graduates of Arabic schools, the opportunity that abound for western educated people. In this regard, The Yoruba Muslims learning under the modern Arabic schools were categorized into three thus:

The first category are those who pursue their education at Teachers Training colleges and sometimes continue till the degree level in the university.<sup>60</sup> This group is the one that teaches Arabic studies at the secondary level in the public schools. The second group is those who after graduating from the modern Arabic schools enrol for secular secondary schools but are unable to pursue their education up to the degree levels.<sup>61</sup> The third group is the one that secures admission into university for a two year certificate of diploma programme from colleges or institution affiliated to those universities.<sup>62</sup> In Yorubaland, there are two contradictory popular statements about Arabic which go thus: *Ole baa ti o bo sile kewu*; meaning: “the lazy one gets frustrated hence, enrolls in an Arabic schools” and *Ise nla orin kewu*; meaning: “What a difficult thing to understand Arabic poem.”<sup>63</sup>

From the above statements, the first statement portrays Arabic as very simple and that only the lazy one goes into studying it, while the second one articulates the difficult inherent in understanding an Arabic poem. Lawal in this regards, posits that if the above common contradictory statements point to anything, it is the extent of the misconceptions people have about the Arabic language.<sup>64</sup> Moreover, reconciliation between the two statements remains a great task just like efforts to make people realize the importance of Arabic has remained a mirage over the age.<sup>65</sup> While some Yoruba Muslims see Arabic as a mean to learn how to solve spiritual problems in the Islamic way, some others view it as an integral part of Islamic studies. Only a few people see it as a language which it is.<sup>66</sup> By and large, these misconception have contributed in no small measure to holding back the wheel of progress of the language.

### **Internal Factors**

#### **Arabic Curriculum Structure**

The setting up of the Western education beside the Arabic learning generally became a serious threat to the survival of the latter, as the physical organization, curriculum and methodology of teaching the language posed a daunting challenge.<sup>67</sup> Hence, the Arabic curricular are being cited here as part of the problems that landed the language into recession because at their formulation stage, nobody gave thought to the need to take Arabic to the world outside of the Islamic circles and to make it a competitive popular language in Nigeria. In this regard, Aje opines that, even as a statutorily

enhanced language, the new curricular have maintained the status quo by keeping Arabic within the confines of Islamic circles in Nigeria which does not promote the growth and development of Arabic as a popular foreign language.<sup>68</sup> He further asserts that, the university, which through curriculum development dictates the pace of growth of Arabic in Nigeria did not rise early enough to tackle the challenge of stagnation of Arabic for fact that both Arabic and Islamic curricula from the primary to the university levels had followed the same pattern.<sup>69</sup> In the light of the aforementioned snag, Dangana suggests that, a committee of experts should be formed to revise the syllabus of 9-3-4 system of education in the light of current problems and implementations and this should take effect immediately.<sup>70</sup>

### **Insufficient Learning Materials**

It is not gainsaying that, there has been challenge to improve on the learning material available for both teachers and students. It is an indubitable fact that major learning literatures are majorly imported, coupled with the fact that the rate of inflation with imported materials had debarred the learners from accessing the literatures. Even our libraries lack contemporary's textbooks which can be suitable for our society and environment. Kudos should be given to earlier writers of Arabic texts in Nigeria such as Al-Alori<sup>71</sup> and the likes who have written on different disciplines. Today, in the twenty first century, Arabic literature writing is quite scanty and this unfortunately has added more to level of recession the language is passing through. According to Oseni, the problem of dearth of Arabic books has been with us for long.<sup>72</sup> He further explains that, this has been aggravated in recent times by inflation restriction on the importation of foreign books, scarcity of enterprising standard Arabic printing press and the scarcity of indigenous Arabic writers. This is as a result of lip service paid by the Nigeria Muslims bodies toward this problem.<sup>73</sup> Consequently, the rate of demand and supply does not correlates. The failure of the writers to write will be tantamount to the non-challant attitude of government that gives little or no support for Arabic literature workshop in order to remedy this situation.

### **Arabic Status in Nigeria**

The condition of Arabic as a foreign language was not an issue until 1997, when the Federal Government of Nigeria raised French from a foreign language status as Arabic to a second official language in Nigeria.<sup>74</sup> To worsen the situation, the language has been taught as elective subject in Nigeria system education. Some scholars opined that religion is too central in the sociolinguistic of Arabic to allow it to have a status higher than it has at the moment. They further posit that, it is certain that the government will continue to turn a blind eye to all effort being made through education and curriculum development of Arabic as foreign language in Nigeria.<sup>75</sup> This is why, it is quite pertinent to evolve curricular that will lift Arabic from its status quo as a Muslim-only language to become a language for all who are interested in learning Arabic as a language. This factor has contributed to the low learners of the language in our tertiary institution.

### **Poor Enrolment of Learners of Arabic**



The caliber of students learning Arabic in tertiary institutions and secondary schools and their population constitute another major problem that has instigated recession in Arabic language. In the previous passage, we have learners of Arabic in our institutions into three as it include those who have no sound background in Arabic, those who have average knowledge of the language and those who possess sound knowledge of language. The low admission of learners of Arabic in every session is part of the reasons why some people criticized Arabic as not economic oriented. In addition to this, students of Arabic also face the challenge of low performance in their exams. This serves as a threat to others who are willing to gain admission into the discipline.

In the table below<sup>76</sup>, I am going to use eight academic sessions to show poor enrolment for admission of students of Arabic learning in department of Foreign Language, Lagos State University compared to other disciplines thus:

**Table 1:<sup>77</sup> Graduands for First Degree Programmes in Arabic, French and Yoruba Education in Lagos State University 1987/88-1996/97**

Sessions	Arabic Education	No	French Education	No	Yoruba Education	No
1987/88	Arabic	00	French	03	Yoruba	05
1988/89	Arabic	00	French	02	Yoruba	07
1989/90	Arabic	00	French	08	Yoruba	09
1990/91	Arabic	00	French	05	Yoruba	07
1991/92	Arabic	03	French	03	Yoruba	05
1993/94	Arabic	03	French	03	Yoruba	02
1994/95	Arabic	01	French	00	Yoruba	02
1995/96	Arabic	00	French	00	Yoruba	02
1996/97	Arabic	03	French	03	Yoruba	03

Source: Academic Planning Unit, LASU.

Table 1 above depicts Arabic has no graduands every year between 1987/88 and 1990/91 whereas French did. The latter had a total of eighteen (18) graduands within the period. In subsequent years, specifically 1991/92-1996/97, Education Arabic has ten (10) graduands, Education French nine (9) in education to the earlier years haul. In Faculty of Education, admission for the two foreign languages is precarious may put the job of some teachers on the line. As long as Arabic and French remain in the University curriculum, there have to be plans to improve the number admitted to avoid the menacing dangling sword of possible rationalization on the ground of redundancy.

**Table 2:<sup>78</sup> Statistics of Admitted Students for Undergraduate Programme in Arabic, French and Portuguese Arts in Lagos State University, 2009/2010-2014/2015.**

Sessions	Arabic Arts	No	French Arts	No	Portuguese Arts	No
2009/2010	Arabic	23	French	17	Portuguese	7
2010/2011	Arabic	7	French	6	Portuguese	7
2011/2012	Arabic	9	French	7	Portuguese	25
2012/2013	Arabic	7	French	9	Portuguese	5
2013/2014	Arabic	3	French	7	Portuguese	9
2014/2015	Arabic	1	French	3	Portuguese	7

**Table 3,<sup>79</sup> Students' Population for 2015/2016 Academic Session**

Discipline	Level and Population	Level and Population	Level and Population	Level and Population
Arabic Arts Students	100 9	200 1	300 1	400 11
French Arts Students	100 9	200 8	300 2	400 8
Portuguese Arts Students	100 9	200 4	300 1	400 2

**Table 3,<sup>80</sup> Student's Census for 2016/2017 Academic Session**

	Level	Level	Level	Level
Arabic Arts Students	100 11	200 3	300 1	400 2
French Arts Students	100 9	200 8	300 2	400 11
Portuguese Arts Students	100 11	200 4	300 1	400 2

*Source: Students Registration File*

A cursory look at the intakes of Arabic student's population from table 1 display clearly how grossly the students population is dwindling from 2009/2010 session to 2014/2015, 23 students to 1 student consecutively, compared to the enrolment of other foreign disciplines such as French and Portuguese. On the other hand, it is obvious from table 2 and 3 that, Arabic discipline received a boost in the area of increase in student enrolment better than the previous years. We can deduce from the above stratified Random sampling system, that the non-commensurability of student's enrolment to the staff strength, is one of the challenges facing Arabic Studies in Lagos

State University. This disproportionate staff/student ratio has instigated recession in Arabic learning in our tertiary institutions.

### **Dearth of Arabic Teachers in Post-Primary Schools**

There is no iota of doubt in the fact that low or absence of Arabic teacher in some of our post-primary institution is a cause of shortage of student in tertiary institution. According to Adetona, in Lagos State, primary schools holders of certificates equivalent to the National Certificate in Education including some specialized certificate in Arabic and religious studies are usually employed but mainly not as specialist in their field but with the intention of meeting the minimum standard required for teaching in primary schools.<sup>81</sup> Unfortunately, Arabic learning has no place in primary schools. Yet at the post primary level, the situation of Arabic language as a subject has remained pathetic. The reason for this is not far-fetched; it is the dearth of teachers. This was temporarily solved during the civilian administration of Lateef Jakande when he had an agreement with the Muslim Students Society,<sup>82</sup> the Lagos State Area Unit which organized a special training programme tagged “Islamic Education programme” which the acronym is “Educo programme for teachers who are holders of *Thanawiyyah* (Senior Secondary Certificates) from recognized modern Arabic schools in particular, the Markaz at-Ta‘limul Arabiyyah, Agege Lagos.<sup>83</sup> Adetona further says, this situation lasted a little longer than the tenure of Lateef Jakande that, terminated in December, 1984.<sup>84</sup> Kudos should be given to the Lagos State University, which introduced the diploma programme in Arabic and Islamic studies in 1996, as a result of persistent yearnings of the academics in the two units of Arabic and Islamic studies for a feeder sub-degree course to boost the admission quotas of Arabic and Islamic disciplines at the undergraduate level.<sup>85</sup> In the perspective of Adetona, the entry requirement for the programme has taken care of the dearth of students in secondary schools, alleviate the fear that the teachers may be unavailable for JS and SS classes. In our humble opinion, there is still a lot to do in order to improve the lot of Arabic learning in our institutions particular the rudimentary levels of Arabic learning from elective subject to core subject.

### **Few Private Arabic Institutions**

There are few private Arabic Institutions that award N.C.E Certificate in Arabic Studies in Nigeria. As at 2009, there were four Islamic Universities in Nigeria compared with the Christian – owned Universities. Out of 23 private universities licensed so far, eleven (11) are directly owned by Christians and by Muslims.<sup>86</sup> Nevertheless Islamic universities have proved to be a big challenge to the secular-oriented universities because they have made remarkable achievements.<sup>87</sup> Hashim listed ten private Arabic colleges running various N.C.E. programmes in Arabic Studies in 2014/2015 session.

### **Low Employability of Graduates of Arabic Studies**

Problem of employment in the education sector has become worrisome especially to graduates of private Arabic colleges and universities. On the reverse, unemployment has accentuated the degree of frustration in Nigeria and increased the decadence of

morale in the students and products of private Arabic colleges.<sup>88</sup> According to Hashim, some private Arabic colleges have included in their curricula vocational and technical programmes.<sup>89</sup>

### **Conclusion, Findings and Recommendations**

From the foregoing, the study has briefly stated some major internal and external problems affecting the learning of Arabic Studies in the twenty first century among Yoruba Muslims and has also x-rayed how the attitude of Yoruba Muslims has uplifted the status of Arabic learning in the past while the negative attitude evolve against the learning of Arabic has landed it into recession. Due to this discourse, the study is able to bring forward the following findings:

#### **Research Findings**

The study finds out that:

- i. Arabic learning fell into recession due to over emphasizing attitude of some Yoruba Muslims toward the knowledge of English against the knowledge of Arabic Studies in the twenty first century.
- ii. A number of misconceptions about Arabic language exist among some Yoruba Muslims, confining its benefit to only solving spiritual problems in Islamic way.
- iii. One of the major factors that contributed to the recession of Arabic learning is official neglect by the Federal government.
- iv. Yoruba Muslims have lifted the liturgical role of Arabic over its role as a medium of communication and interaction.
- v. Many Nigerians in the twenty first century, particularly, the non-Muslims see Arabic from the perspective of liturgy only.
- vi. People tend to believe that Arabic language is meant to produce Imams and Alfas alone.
- vii. Arabic Curriculum in use is obsolete as it lacks relevant courses related to information and communication technology.
- viii. There is poor enrolment for admission of students of Arabic.
- ix. Some proprietors of private Arabic Colleges of Education decline to condone secular subjects in the curricular of studies.

#### **Recommendations**

Based on these findings, the study recommends that;

- i. Agencies such as the Nigeria Educational Research and Development Council (NERDS) and the National Council on Education (NCE) should commence the review of the Curriculum of Arabic and Islamic Studies at all levels with a view of economic orientation.

- ii. Professional bodies such as the NATAIS should kindly create business centres where the typing and printing of Arabic language software and hardware can be located.
- iii. A need to motivate the learners in order to get enough candidates to enrol for the language has become inevitable and indispensable.
- iv. Stakeholders in the discipline should come to the rescue of the language through the Muslim brothers in the Government to recruit Arabic teachers for the J.S and S.S levels to join the few ones on the job.
- vi. Government should also evolve a policy of book-writing through the Nigerian Education, Research and Development Council (NERDC).
- vii. Stakeholders should endeavour to make Arabic studies as major course to Islamic Studies. Ditto, Islamic Studies should be a major course for Arabic Studies even though they are independent discipline.
- viii. There should be a cordial relationship between stakeholders in the academic and stakeholders in private model Islamic schools as the latter is the major producers of prospective candidate into the University.
- ix. Stakeholders in the discipline need to enlighten people particularly the Yoruba Muslims on the communicative and the liturgical functions of Arabic.

### Notes and References

---

1. T.A. Salaudeen, "The Odds around the Study of Arabic Language in Nigeria: Arabic Village Ngala, to the Rescue," *Journal of Arts and Social Science (JASSLINK)* Otto-Ijanikin, A- Triad Associates, 2002. 11.
2. I.A. Imam, "The Status and Future Challenges of Arabic in Nigeria," *The Academic Journal of Defence Studies*, Nigeria defence studies, vol. 14 2007. 112.
3. I.A Lawal, "The Teaching of Arabic Literature and Grammar under the New system of Education (6-3-3-4)," in M.O Opeloye, *Arabic and Islamic Studies in Nigerian Schools: Challenges of the 6-3-3-4. Educational system*, Ijebu-Ode, Nigeria, 1991. 21.
4. I.A Lawal, *Of a Tongue And Its Numerous "Faces" in Nigeria*, 36th Inaugural Lecture, Ojo, Lagos State University, 2006. 2
5. Lawal 2.
6. R.A. Raji. Tangled complexities: Muslims- Christian Relations And The Issue of the Arabic language in Nigeria, in University *Inaugural Lecture series*, Abuja, Nigeria, 2002 397.
7. Raji 398.
8. A. Abubakr, "Al- *Thaqafat Al-Arabiyyah Fi- Najiriyah* (Arabic Culture in Nigeria)" (*NATAIS*) *Journal* 2.2 (1972):43

- 
9. Badmus .M.A, Abubakr, A. "The Dynamism of Arabic Language Literature," *Journal of Association of Teachers of Arabic and Islamic Studies, NATAIS*, 1.5 (2000):
  10. Galadanci, Ars. *Harakatu Lugatu Al-Arabiyyah Fi-Naijiriyyah, Movement of Arabic Studies in Nigeria*, Beirut, Lebanon, 1993.
  11. A.G.A.S. Oladosu, Religion and Language: A case study of Arabic, *A seminar paper presented at the University of Ilorin*,1990.
  12. Q.A. Amuni, *Arabic language in the Modern World*, Bariga Lagos, OACE Publishing Co., 1998. 16.
  13. He bagged a first class honours in Arabic from University of Ibadan in 1968.
  14. M.A. Shittu "Arabic Language in Nigeria: Some Contributions of Shaykh Mustapha Zaglul As- Sanusi," *Religion Forum Academia Journal* 1 (2001):175
  15. I.A. Lawal, The Teaching of Arabic Literature and Grammar Under The New System of Education (6-3-3-4) ... p. 21.
  16. El- Garh, "Arabic in West Africa "why" Nigerian *Journal of Islam*, (3.1-2 (1975):
  17. Q.O. Amuni, *Arabic Language in the Modern World* ...p35.
  18. Amuni, 35.
  19. T.A. Salawudeen, The odds Around the study of Arabic Language in Nigeria: Arabic Language Village NGALA, is the Rescue, 2002 12.
  20. Salawudeen, 13.
  21. Salawudeen, 15.
  22. S.A. Aje, "Social Linguistic Factors Responsible For The Stagnation of Arabic as a Foreign Language in Nigeria," *NATAIS Journal of the National Association of Teachers of Arabic and Islamic Studies*, (2005), 54.
  23. Aje, 56.
  24. Aje, 57.
  25. M.A. Zuglul, *Azharu al- Ruba Fi-Akhbar Bilad Yoruba*, Muslim, Lagos, Daru Da'wah, 1987, 63.
  26. F.O. Jamiu, "Challenges and Prospect of Arabic Schools in Yoruba Land in the Modern Times," Ijebu Ode, Ogun, *Department of Religion Studies*, Tai Solarin, (2014):6.
  27. Jamiu, 6.
  28. Amuni, Q.O. *Arabic Language in the Modern World* 33.
  29. M.A. Shittu, ... p 180.
  30. M.A. Shittu, ... p 180.
  31. I.A. Lawal ... p10.
  32. A.A. Al-Ilori, *Al-Islam Fi Naijariya*, Cairo, Matabatu Wahbah, ... 33.

- 
33. T.G.O. Gbadamosi, *The Growth of Islam Among the Yoruba* (184-1908), London: Longman Group Limited, 1978 136.
  34. M.A. Shittu, *Arabic language in Nigeria: Some Contributions of Shaykh Mustapha Zuglul, As-Sanusi* ...p180.
  35. L.M. Adetona, "Ilimiyyah Schools in post-Independence Lagos" in I. Akintola et.al (eds), *Correlates of Islam*, (Zaria: Ahmadu Bello University Press limited, 1978), 52.
  36. Adetona.52.
  37. I.A. Ogunbiyi, "Arabic loan words in Yoruba Language in the Light of Arabic/Yoruba relations from pre-historical times," *Sudan Studies*, 1984. 161-180
  38. R.A. Raji, *Tangled complexities: Muslims-Christian Relations and the Issue of the Arabic Language in Nigeria* ...406.
  39. R.D. Abubakre, *The Interplay of Arabic and Yoruba Culture in South Western Nigeria*, (Iwo, Dar Ilmi Publication, 2004), 147.
  40. A.A. Al-Ilori, *Nasimu Saba Fi-Akhbar Islam Wal Ulama Bilad Yoruba*, Cairo, Maktabah Wahbah, 2014 198.
  41. Al-Ilori.198
  42. *The World Book Encyclopedia Dictionary*, Chicago, USA, Field Enterprises Educational Cooperation, 1964, 1624.
  43. J.A. Simpson *The Oxford English Dictionary Clarendon, Press-Oxford*, Vol 13. 1989, 324.
  44. I.A. Lawal *Of A Tongue and Its Numerous "Faces" The Story of Arabic in Nigeria* ... 8.
  45. M.A. Shittu *Arabic Language in Nigeria some contribution of Shaykh Mustapha Zuglul As-Sanusi*, ...175.
  46. A.S. Galadanci, *Haraka Al-Lugati al-Arabiyyah wa Adabiha Fi- Najiriyyah*, ... 70.
  47. I.A. Lawal *Of A Tongue and Its Numerous "Faces" The story of Arabic in Nigeria...* 9.
  48. Q.O. Amuni *Arabic Language in the Modern World*, ...34.
  49. R.A. Raji *Tangled complexities, Muslims Christian Relations And the Issue of the Arabic Language in Nigeria*, ...398.
  50. Raji. 404
  51. A.I. Lawal, *Arabic Language in Hausaland: Its Dissemination Utilization and Scholars*, Pakistan, Baitu Hikmah, 1995, 142.
  52. Ogunbiyi I.A. "The Why and Wherefores of Arabic Language in Nigeria," *Anyigba Journal of Arabic and Islamic Studies*, Kogi State University, 2005 7.
  53. I.A. Lawal *Of A Tongue And its Numerous "Faces" the story of Arabic in Nigeria*, 16.

- 
54. Lawal. 17.
  55. A.S. Galadanci *Harakatu al-Lughah al-Arabiyyah wa "Adabiha-ma'arif, ...*251.
  56. M. Ndagi, *Arabic language Abandoned but Desirable property*. The Weekly Trust, 2001.
  57. S.A. Aje, "Socio-linguistic Factors Responsible For The Stagnation of Arabic as a foreign language in Nigeria", *NATAIS Journal*, vol. 8 (2005):55
  58. Aje.56.
  59. I.A. Imam, *The Status and Future Challenges of Arabic in Nigeria*, in the *Academy Journal of Defence Studies*, 2007 112.
  60. N.O.A. Badmus, "The Beginning and Development of Arabic and Islamic Learning Among the Yoruba Muslims in Nigeria," *Anyigba Journal* vol.5. (2011):62
  61. Badmos. 62
  62. Badmos. 62
  63. I.A. Lawal *Of A Tongue And Its Numerous "Faces" the Story of Arabic in Nigeria*, 27.
  64. Lawal. 28.
  65. Lawal. 28.
  66. Lawal. 28.
  67. M.G.A Raji, "Arabic-Islamic Education In The Context of The National Policy on Education in Nigeria," *Arabic and Islamic Studies in Nigeria schools: Challenges of the 6-3-3-p Educational system*, in Ed. M.O Opeloye Ijebu Ode:NATAIS Journal (1991):47
  68. S.A. Aje, *Sociolinguistic Factors Responsible For The Stagnation of Arabic as a Foreign Language in Nigeria* 59.
  69. Aje.59
  70. M. Dangana, "The Role of Arabic Teachers College in the Implementation of the 6-3-3-4 of Education," *Arabic and Islamic Studies in Nigeria Schools* Ed. M.O. Opeloye. (1991):47
  71. Late Sheikh Adam Abdullahi Al-Ilori the rector of Markazu Ta'leem Araby in Agege in Lagos Nigeria,(1917-1992).
  72. Z.I. Oseni, "Teaching Arabic Literature At The Senior Secondary Level in Nigeria Problem and Methodology," *Arabic and Islamic Studies in Nigeria Schools, Challenges of the 6-3-3-4, Educating System*, Ed. M.O Opeloye, 1991, 13
  73. Oseni. 13
  74. R.A. Raji, *Tangled Complexities: Muslim Christian Relations and the Issues of the Arabic Language in Nigeria, ...*3



- 
75. I.A. Lawal, *The Teaching of Arabic Literature And Grammer Under The New System of Education (6-3-3-4)*...52
  76. S.A Aje, *Sociolinguistic Factors Responsible For the Stagnation of Arabic as a Foreign language in Nigeria*,...62.
  77. B.B. Oderinde, English And Arabic in Curriculum Context: Benefits to the Nigeria Society, *LASU Inaugural Lecture Series*, 35th Edition, 2007, 27.
  78. Information Obtained from the Registration Officer from the Department of Foreign Language, Arabic Unit, LASU, 2017.
  79. Statistics of Admitted Student.
  80. Statistics of Admitted Student.
  81. L.M. Adetona *Dearth of Students And Teachers, For Islamic Studies in Lagos State Sub-Degree Programme To The Rescue*, *Islamic Studies in Contemporary Nigeria problem and prospect*, Ed. L.M. Adetona, Lagos, Nigeria, Romio Concept Limited, 2007, 60.
  82. Adetona. 61
  83. Adetona. 61
  84. Adetona. 61
  85. Adetona. 65
  86. A.A. Yahya *Analysis of the Emergence and Development of Islamic Universities in Nigeria*, *Transformation in Arabic and Islamic Studies in Nigeria*, Ed. O.S. Amidu, .167.
  87. A.O. Hashim, Arabic studies in the Private Arabic Institutions in Nigeria Trends, Challenges and Solution in 33rd *National conference of NATAIS*, Ibadan, p34.
  88. Hashim. 38
  89. Hashim. 38

# Islamic Principles On *Khitbah* And Courtship Versus the effects of Social Media on Young Muslim Prospective Couples in Northern Nigeria

**Aliyu Alhaji Rabi**

aliyurabi39@gmail.com arabiu002@gsu.edu.ng  
+234 8060522883

**Dahiru Inuwa Ibrahim**

08036918849

And

**Jaafar Sa'ad**

Jaafarsaad10@gmail.com 08037615521  
Department of Religious Studies, Gombe State University, Gombe

## Introduction

Islam as a comprehensive way of life, has provided guidance for every aspect of human life to help mankind fulfill the purpose of his existence on earth, i.e. the worship of only Allah (Q: 51:56). *Sharī'ah*, as a set of divine codes that regulate all facets of every Muslim's life leaves no stone unturned in the conduct of marriage as a socio-spiritual institution. Because of the nobility and sacrosanctity of the marriage institution, many of the esteemed prophets of Allah entered into it (Q: 13:38). The last of the prophets, Muhammad, whom the Muslims were ordered to emulate and obey his commands (Q: 33:21, Q: 59:7), epitomized all the how(s) and what(s) of marriage. Based on his Sunnah, Islam laid down principles to guide all pre-marital, matrimonial and post-marital practices and sacraments. These include the etiquettes and ethos of marriage proposal (*khitbah*), marriage contract (*'aqd an-nikah*), matrimonial life (*al-'ishrah*), house maintenance (*an-nafaqah*), divorce (*at-talāq*), children-upbringing and custody (*al-hadanah*), inheritance (*al-mīrāth*) and other overlapping rights and obligations of the various family units. Courtship, is one of the focal elements of the preliminaries of marriage which in most cases is preceded by *Khitbah* (betrothal). It is an interplay that gives a prospective couple, the chance to know and understand one another better for the purpose of establishing a match-able marriage union based on certain approved practices and modest standards.

The foundation for a morally upright family is built first by identifying and choosing the right partner- "the better half" for oneself based on the criteria set down by Prophet Muhammad for both males and females who intend to marry. This is followed by courting decently and contracting the marriage according to the requisites and etiquettes of the *Sharī'ah*. A conglomeration of this type of families produces a model of morally upright society enveloped by peace, social cohesion and economic

prosperity. This trend has been the case of most families since the first century of Islam and the same nobility has characterized many traditional Muslim families in Nigeria as well. However, with the dawn of modernity amidst globalization and to a certain degree immodest westernization that permeated the fabrics of Muslim societies; things begin to fall apart. In the recent past, with the invention of mobile phones and internet services together with enabling social networking platforms, the world became in more practical means a global village. Due to this booming development, no amount of distance is considered a barrier between individuals, societies and even governments at various tiers when it comes to communication.

Conversations and conducts in courting among intending couples are identified as part of the social traits that are influenced by globalization and its agents across Muslim societies in Nigeria. Though, positive in some ways, but the negative effects are glaringly overwhelming. Through both print and electronic media, in form of novels, movies, online videos which are freely watchable and downloadable on YouTube, young prospective Muslim couples become lured to indecent relationships and practices facilitated by what could be termed as “social media courtship.” This research therefore investigates how abuse of these media agents affect marriages and ultimately the society.

The study explained how *Sharīah*-compliant conduct of courtship could be achieved based on the Prophetic guidance. It appraises how courtship is conducted in the 21<sup>st</sup> century world mostly by young intending Muslim couples across some states in Nigeria against the Islamic and in some instances even cultural standards of courting. Most importantly also, the paper established a link between ill-practices during courtship and how they significantly influence the blessing as well as the socio-moral standing of the matrimonial home of the couples in question. In addition, the paper also explicates that, economic recession and other social insecurities bedeviling Nigeria, could not be divorced from the atrocities perpetrated by man in the name of civilization and technological advancement when it comes to courtship and other social interactions. Finally, some propositions were made to help address or manage the challenges posed by modernity to the noble institution of marriage.

### **Operational Definition of Terms**

For the sake of clarity and domestication of terminologies used in this study, the following key words are elucidated:

**Social Media:** The word media in this compound term signifies a means of communication. Social media therefore, denotes a social instrument of communication, though, with no single recognized definition as argued by Jacka and Scott.<sup>1</sup> However, the *Oxford Dictionary* defines social media as ‘websites and applications used for social networking’. In turn, social networking is defined as ‘the use of dedicated websites and applications to communicate with other users, or to find people with similar interests to one’s own. Examples of popular social networking sites include, Facebook, Twitter, Instagram, and WhatsApp, with the latter gaining

patronage more than the rest having not less than 1.3 billion active users (mostly aged between 16 and 40) globally as at the end of 2017.<sup>2</sup>

**Khītbah:** *Khītbah* is derived from the Arabic verb *khataba, yakhtubu, khībatan*, meaning when a man seeks a lady's hand in marriage.<sup>3</sup> By this, there is no clear difference between the literal and technical definitions of *Khītbah*. Sham defines it technically as “a promise of a man with the intention that he will marry a certain woman. It is a sort of agreement that serves as a preliminary to the contract of marriage.”<sup>4</sup> While Bello, understands *Khītbah* as the formal permission sought by a suitor from the parent or guardian of the lady in question.<sup>5</sup> The word *Khītbah* is mentioned in the Glorious Qur'ān, as Allah says: “And there is no sin on you if you make a hint of betrothal (*Khītbah*) to women or conceal it in yourselves” (Q.2: 235).

**Courtship:** Courtship is described by the *Oxford Advanced Learners' Dictionary* as an art or process of developing a close relationship with a person of the opposite sex with the idea/intent of marrying. Imam, defines courtship as a union between prospective Muslim male and female couple determined to end the relationship in *Nikāh* devoid of any act of immoralities,<sup>6</sup> while Giwa, sees it as the period between acceptance of marriage proposal (*Khītbah*) and the solemnization of marriage;<sup>7</sup> whereas, Lemu considers courtship as all the (*halāl*) activities that a prospective couple are engaged in that assist them in deciding on whether or not to get married.<sup>8</sup> While trying to understand one another, the prospective couple may engage in some approved gestures and practices such as exchanging gifts, pleasantries and sharing letters or words of love within the confines of the *Sharī'ah*. Therefore, this is different from dating which is romantic in nature and involves intimate relationship by the parties involved. The act of courting, in many instances is heralded by *Khītbah*.

**Modernity:** Is a quality of being modern. As a phenomenon of historical periodization, it depicts ensemble of a certain socio-cultural norms, attitudes and practices that prevail in the post-medieval era.<sup>9</sup> As a period therefore, modernity, is characterized by contemporariness, currency, industrialization, globalization and technological advancement. Hence, the term modern as used in this study, refers specifically, to the 21<sup>st</sup> century globalized contemporary world-the digital age.

**Morality:** This is an ethical standard that represents the differentiation of intentions, decisions and actions between those that are good (or right) and those that are bad (or wrong). The term morality according to *Business Dictionary*, means, conformance to a recognized code, doctrine, or system of rules of what is right or wrong and to behave accordingly. Simply put, morality refers to discipline of mind, actions, dispositions, attitudes, virtues, and the ways of life that should be found in a good person.<sup>10</sup> It also refers to an innate disposition, character, ethics, demeanor, conduct and behaviour of a person in a given society.<sup>11</sup> Therefore, the moral standing referred to in this study, encompasses the presence of these moral traits; decency, honesty, integrity, trustworthiness, respect etc. in the course of courtship and in the matrimonial home of the target group under examination.

**Youth:** This is a term that has no unanimous definition due to varying yardsticks used by different individuals, groups and institutions to determine its meaning. Some use age brackets to determine the youthful age while others consider qualities that make up a youth. In the Nigerian context, the *National Youth Policy* views youth as “Young persons of ages between 18 and 35.”<sup>12</sup> However, in many other countries, youthful age, is generally fixed within 14 and 24 age-brackets.<sup>13</sup> Observably, as rightly opined by Abubakar<sup>14</sup> and Rabi, <sup>15</sup> some inherent inequalities exist in age-bracket definitions of youth; mainly of inclusion and exclusion of certain personalities who by virtue of either psychological or physiological composition are or not counted as youth. Therefore, this study considers youth as persons who fall between childhood and adulthood stage of human development which is often described as the period of physical and psychological strength from onset of puberty and early adulthood; persons of this caliber are found within the age-range of 15 to 40 years. This is the period that the Qur’ān describes as a stage between two weaknesses (Q30:54), and the height of man’s youthful age is placed at 40 (Q46:15).

### **Methodology of the Study**

Considering the nature of this research being both empirical and theoretical, the duo-methodologies of qualitative and quantitative approaches were applied in data collection, where Stata 14 software was used for analysis and presentation of the data obtained. Written and oral structured interviews were conducted alongside questionnaires designed on google form and administered in both print as well as online media to different target groups via which valuable information was retrieved from the respondents on the subject matter. The target groups to whom questionnaires were given included the Youth, both singles and newlywed. Parents, both fathers and mothers and Islamic scholars selected from different parts of Nigeria were interviewed. The study applied such descriptive techniques as bar chart, column and pie-chart, in the data analysis.

The population for this research is the population of Northern Nigerian Muslims within the age bracket of 15-40. However, there is no official statistical data on this target population. As a result, the study drew a moderate sample size of 241 using convenient sampling technique. Therefore, the researchers used the available network of friends and colleagues to reach out to most of the respondents who are digitally-oriented via administering a Google-based questionnaire.

Quantitative method, especially binary Probit regression model, was used to estimate the major causes of disapproved courtship practices and its impacts on the society. This model was chosen because the dependent variables are discrete or binary dummies where courtship practices were coded one if they are Islamically disapproved and otherwise zero. The effects of the courtship practices were also coded one if they are negative and otherwise zero. The model of factors causing disapproved courtship practices could be specified in econometric form as in equation 1:

$$\log \left[ \frac{\Pr(\text{disapprovedcourtship})}{1 - \Pr(\text{disapprovedcourtship})} \right]_i = \beta_0 + \beta_n \text{Factors}_i + \mu_i \text{-----}(1)$$

Where  $\Pr(\text{disapprovedcourtship})$  is the probability of engaging in disapproved courtship practices;  $1 - \Pr(\text{disapprovedcourtship})$  is the probability of not engaging in disapproved courtship practices; and  $\text{Factors}$  stand for the vector of variables determining disapproved courtship practices among the respondents.  $\beta_0$  is the constant;  $\beta_n$  is the vector of parameters of all the independent variables in the model;  $\mu$  is the error term capturing the effects of other factors not included in the model; and  $i$  is the cross-sectional unit of the data.

Equation (2) is the model for the effects of disapproved courtship practices:

$$\log \left[ \frac{\Pr(\text{Effofdisapprovedcourtship})}{1 - \Pr(\text{Effofdisapprovedcourtship})} \right]_i = \beta_0 + \beta_n \text{Factors}_i + \mu_i \text{-----}(2)$$

Where  $\Pr(\text{Effofdisapprovedcourtship})$  is the probability of recording negative outcomes of disapproved courtship practices;  $1 - \Pr(\text{Effofdisapprovedcourtship})$  is the probability of not recording negative outcomes of disapproved courtship practices; and  $\text{Factors}$  stand for the vector of variables determining negative outcomes of disapproved courtship practices among the respondents. The remaining variables remain as defined under equation 1.

### Islamic Principles on *Khitbah* and Courtship

The terms *Khitbah* and courtship are often confused with one another. Some scholars use them interchangeably,<sup>16</sup> while others use them differently. For a group, is simply because the terms connote different things, though, may have some overlapping tendencies as clarified above. Whereas for another group, *Khitbah* is considered permissible while courtship is understood to be impermissible in Islam which is counted as one of the violations in *Khitbah* that prospective couple should not go into.<sup>17</sup> However, considering the realities of the modern world, where young Muslim intending couples court the ‘western’ way, this research deems it necessary to uncover those *Sharīah* regulations that if heeded to, would sanitize courtship and make it permissible in the name of “Islamic/*Sharīah*-compliant courtship”; but if contravened the provisions of the *Sharīah*, it would be labelled “un-Islamic courtship.” This is because, the *Sharīah* has allowed for healthy familiarization and conversation between intending couples as would be explained subsequently in this study. Against this backdrop, the following guiding principles should be observed by the intending Muslim couple in *Khitbah* and courtship.

According to the generality of scholars, engagement (*Khitbah*) is a permissible act (*Mubah*). But Dawud of Dhahiriyyah opines that it is *Wajib*,<sup>18</sup> while Sheikh al-Uthaimin logically inclined to a view that it is a *shart* (condition), as he mentioned among the conditions of marriage, the consent of the spouses.<sup>19</sup> The reason behind these divergent views is whether the actions of the Prophet will be considered as

binding or not binding. As he has unfailingly conducted *Khitbah* in all his marriages.<sup>20</sup> Likewise, he warned against multiple *Khitbah* on a single lady that: “A man should not propose after the proposal of his brother but wait until the first one gives up or permits him to do so.”<sup>21</sup> While explaining the *Maqasid al- Sharīah* for legalizing *Khitbah*, Sham submits that:

The legal wisdom behind the permissibility of engagement (*Khitbah*) is to make the other members of the society know that such and such woman is attributed to such and such man. Hence, sending message for asking her hand in marriage (*Nikāh*) by another man is not correct.<sup>22</sup>

## **Etiquettes of *Khitbah* and Courtship**

### **i. Looking at the Prospective Spouse**

Looking at the prospective spouse as much as normally possible to a permissible degree covering the privacy (*awrah*) that would please and fascinate the other side is allowed in Islam. This could be discerned from these *ahādith* of the Prophet that:

“If one of you proposes to a woman and if he is able to look at a part of her that motivates him to marry her, let him do so”<sup>23</sup> and “When it comes into a person’s heart to court a woman, it is permissible for him to look at her” (Recorded by Ibn Majah and Imam Ahmad).

And when Al-Mughirah ibn Shu’bah got engaged to a woman, the Prophet said to him: “Go look at her, for it is more likely to create affection and consent between you” (Tirmidhi says it is Hadith Hassan).<sup>24</sup> However, unlike men, a woman's looking should reflect a certain level of modesty and reservation that are characteristics of her femininity.<sup>25</sup>

### **ii. Performing *Istikhārah***

The Prophet recommends that whenever a Muslim sets to carry out a permissible thing whatever its nature is, he should perform two units of voluntary *Salāt* (*Nāfilah*) and supplicates with the *Du’ā’* of *Istikhārah*.<sup>26</sup> Therefore, after making all humanly possible efforts, it is recommended for those who want to marry as part of the etiquettes in choosing their partners to seek Allah’s guidance to be able to make the right choice (Q:3:159).

### **iii. Seeking Spouse’s Consent**

Islam gives a right of choice to a virgin woman; it is not valid for her *Waliy* to compel her to marry somebody she does not like, she rather has the absolute right to choose her life partner, *Waliy* shall only guide her to make a right choice.<sup>27</sup> This is based on the hadith reported by Abdullahi ibn Abbas that the Prophet said: “A woman who has been previously married has more right over herself than her guardian, and a virgin must be asked for her consent, and her silence is her consent.”<sup>28</sup>

### **iv. Seeking Advice**

In addition to *Istikhārah*, it is recommended to consult with some knowledgeable people before making an important decision in life such as marriage. Thus, it is

recommended for the man and woman or her *Waliy* to investigate about his or her intended partner, making sure that she or he has the required good attributes.<sup>29</sup> That is why a legal guardian to a lady is empowered to check the would be groom's righteousness and good manners.<sup>30</sup> Therefore, when the *Khitbah* of a man is approved, it should not be broken except with a valid and cogent reason, Al-Jibaly explained that:

Even though an approved *Khitbah* is not legally binding upon the two involved parties, it still constitutes a mutual pledge for marriage; and breaking it without a valid reason would be an immoral act of dishonesty...<sup>31</sup>

#### **v. Reasonable Courtship Period**

In view of the fact that, *Khitbah* is a preliminary step towards marriage, scholars emphasize that it is not permitted for the parties to become engaged unless they are free to marry immediately and without impediment.<sup>32</sup> However, in most cases today, due to one reason or another, marriage contract used to take some longer time after betrothal of the prospective couple, though, long period of relationship between man and woman is usually discouraged by the *Sharī'ah*.<sup>33</sup> Therefore, whether the period taken to familiarize and discover more about one another by the prospective couple is short or long, they should be mindful of the modern challenges posed by globalization that breach some *Sharī'ah* regulations on courtship.

#### **vi. Interaction and Conversation between an Engaged Couple**

The *Sharī'ah* allows the potential couple to meet and converse on important issues that will guide their decisions to contract marriage. Yet, this is not without regulations. The venue of the meeting should not be a secluded area and a lady's *mahram* (non-marriageable relative) or preferably her *waliy* should be present to witness what is going on. The Prophet said: "No man should be in privacy with a woman except when there is a mahram with her,"<sup>34</sup> and "A man and a woman cannot be together alone except that shaytan is the third party."<sup>35</sup> This would help to curtail any chance for vain talk, touching, hugging, kissing and other acts of intimacy that may lead to *zina* which Allah has prohibited "And come not near to the unlawful sexual intercourse" (Q: 17:32). Moreover, the Prophet said: "For one of you to have his head pierced with an iron needle is better for him than to touch a woman who is not permissible for him (to touch)."<sup>36</sup>

It is equally important for the would be couple to be truthful to one another and shun any iota of deceit and to treat all issues discussed between them as confidential as possible. Because, the seeds of trust and honesty sown during courtship would be reaped during the matrimonial life, which would ultimately lead them to Jannah as the Prophet said:

Truthfulness leads to righteousness, and righteousness leads to Paradise. And a man keeps on telling the truth until he becomes a truthful person. Falsehood leads to *Al-Fujur* (i.e. wickedness, evil-doing), and *Al-Fujur* (wickedness) leads to the (Hell) Fire, and a man may keep on telling lies till he is written before Allah, a liar.<sup>37</sup>



### vii. Phone and Social Media Courtship

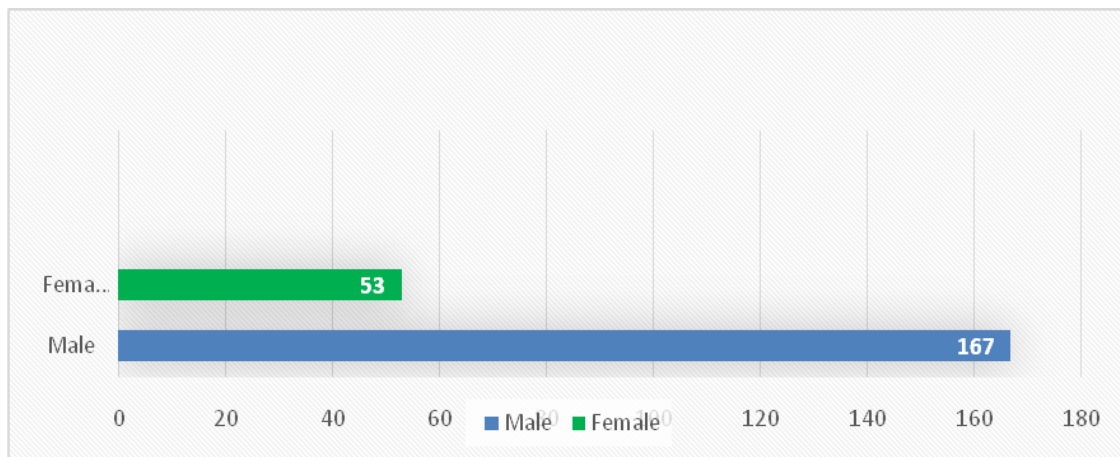
All *Sharīah* restrictions to be respected by potential couple in physical interaction during courtship are to be observed over phone calls or social media chat. However, young Muslim prospective couple grossly abuse these blessings, all in the name of ‘one another’s discovery’. On this, Dogarawa submits that:

It must always be remembered that until they are married, they are like any other unrelated men and women to each other and their actions must reflect that fact. Accordingly, the idea of engaging in endless free phone calls, indecent telephone conversations, horrible and immoral text messaging, internet chats, exchange of phonographic messages between “fiancées” are not acceptable in Islam.<sup>38</sup>

### Presentation and Analysis of Results

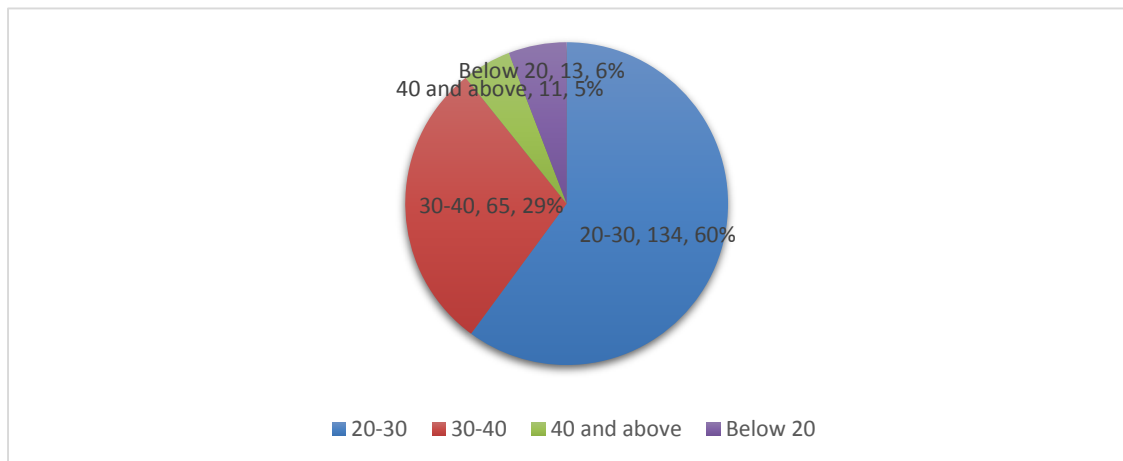
The results retrieved from the resources explained above are hereunder graphically presented using charts and tables followed by analyses based on some specific variables of the research.

**Fig. 1: Graphical Presentation of Gender Distribution of the Respondents**



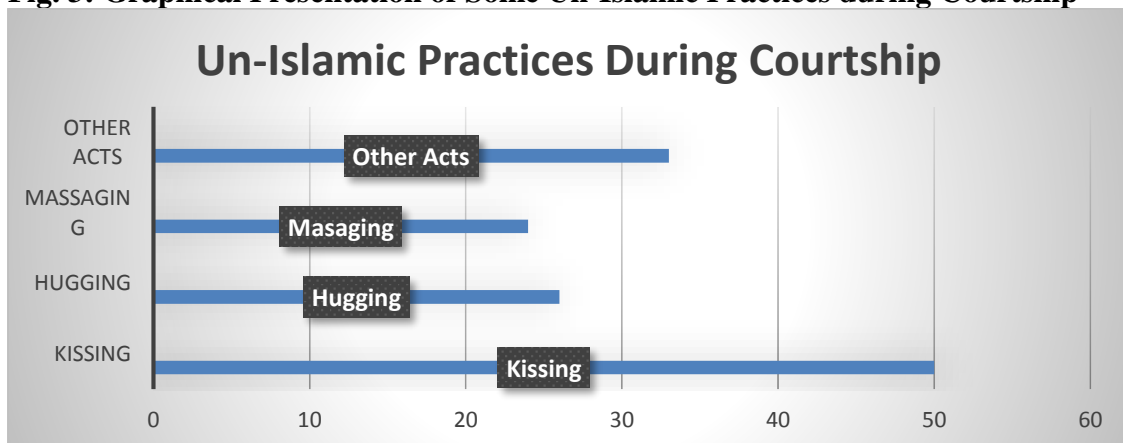
As shown in the above chart, a total of 220 respondents out of the 241 indicated their gender. Males, who constitute the majority, form 76 %, while females represent 24 % of the respondents respectively.

**Fig. 2: Graphical Presentation of Age Distribution of the Respondents**



This chart shows the age distribution of the respondents where, those below the age of 20 but not less than 15 constitute 6 %, those within the range of 20-30 years constitute 60 %, those between 30-40 years constitute 29 %, whereas, those above 40 years, though, not within the youthful age predefined by this research, constitute 5 %. Therefore, out of the 241 respondents, only 223 revealed their age, from which, 212 are significantly within the age group determined as youth in this study. Most significantly also, are those that fall within age brackets of 20-30 years, as the prime targets, who also represent the bulk of the respondents.

**Fig. 3: Graphical Presentation of Some Un-Islamic Practices during Courtship**



The above chart, captured some of the un-Islamic practices engaged in during courtship as revealed by 133 of the respondents. 50 of them, making 38% acknowledged that they used to engage in kissing, while 24 respondents, constituting 18% revealed that they do massage one another, during their physical meetings. In addition, 26 respondents, representing 20% mentioned that they used to hug one another while 33 respondents equaling 25% confirmed to be practicing one form of intimacy or the other such as touching hands, sitting waist by waist or on one another's lap.

**Table 1: Probit Regression on Factors Determining Disapproved Courtship Practice in Nigeria**

Variables	Coefficient	Marginal Effect	Standard Error	Z	P> z
Age-Range	-1.534107	-.0566625	.6618439	-2.32	0.020
Educational Level	.6651814	.032136	.3190565	2.08	0.037
Marital Status	1.253436	.0579289	.9452275	1.33	0.185
Having Idea on Islamic teachings	-.4936137	-.0276901	.5250608	-0.94	0.347
WhatsApp	1.088029	.1077836	.483795	2.25	0.025
Other Social Media	-.2300002	-.0000312	.6709844	-0.34	0.732
North-Central	-2.741992	-.9983256	.5356516	-5.12	0.000
North-East	-3.2347	-.900191	.4554138	-7.10	0.000
North-West	-2.340205	-.9959805	.7589691	-3.08	0.002
Constant	4.241942		1.077162	3.94	0.000
Prob > chi2	0.0000				
Pseudo R2	0.3447				

*Source:* Author's Computation Using Stata 14

Table 1 shows that as the age of people increases, the probability of committing disapproved courtship practices decreases by 5.6% point whereas, increase in modern educational level leads to rise in the chances of engaging in disapproved courtship practices by 3.2% point. Being married, makes it more likely to engage in disapproved courtship practices by 5.8% point than being single. Similarly, being aware of Islamic teachings on the conduct of courtship reduces the possibility of committing disapproved courtship practices by 2.8% point than otherwise. Using WhatsApp as the medium of courtship conversation raises the tendency to commit disapproved courtship practices by 10.8% point than using Facebook. However, using other social media platforms is less likely for one to engage in disapproved courtship practices than Facebook by 0.003% point. Being from NC, NE and NW, makes it less probable to engage in disapproved courtship practices than being from other parts of Nigeria by 99.8, 90.0 and 99.5% points respectively.

Although, some of the explanatory variables are individually statistically insignificant at either 1, 5 or 10% levels of significance; the variables are collectively significant at all levels of significance because, the Pro>Chi2 (0.0000) is less than the levels of significance (0.01, 0.05 and 0.10). Again, Pseudo-R<sup>2</sup> shows that the independent variables explain only 34.5% changes in the dependent variable.

**Table 2: Probit Model on the Link between Courtship Practice and its Consequences in Nigeria**

Variables	Coef.	Marginal Effect	Robust Std. Err.	Z	P> z
Getting intimate during courtship	.0300489	.0108477	.2435828	0.12	0.902
Islamically approved courting	-.2693795	-.0960459	.2312289	-1.16	0.244
WhatsApp	.4974906	.1859542	.2393331	2.08	0.038
constant	-.2127728		.2638349	-0.81	0.420
Prob > chi2					0.0073

Source: Author's Computation Using Stata 14

Table 2 reveals that, the probability of recording negative effects of disapproved courtship practices increases by 1.1% point as prospective couple get intimate during courtship. In the same token, it is also reported in the table that Islamically approved courting reduces the chances of negative effects of disapproved courtship practices by 9.6% point. However, using WhatsApp as a medium of courting increases the possibility of resulting in negative consequences of disapproved courtship practices by 18.6% point than using Facebook. The results also suggest that the independent variables are collectively statistically significant in determining the negative effects of disapproved courtship practices albeit some variables in the model are insignificant at individual level. They are collectively significant at all levels of significance given that Prob>Chi2 (0.0073) is less than the levels of significance (0.01, 0.05 and 0.1).

### Discussion of Results

Going by the above analysis, it is pertinent to cleanse the marriage institution from all unlawful and filthy practices at all levels. This is due to the fact that; it is one of the most viable socio-moral institutions through which legitimate human procreation is only possible. Therefore, any lapse in the establishment of such an institution will manifestly affect the whole society. Youth, who are the backbone of every earthly society supposed to be the vanguards to champion the cause, instead, a considerable number of them turn to be knowingly or otherwise, agents of its destruction in the contemporary time.

Considering the result showing the decrease in probability to committing unlawful practices by the increase in age of the youth, insinuates the tendency of increase in high sense of morality due to maturity. The same result also signifies the fragility of the youthful stage of human development in which the sensual organs and their drives are fully ripen. In order to ensure the incorruptibility, modesty and chastity of the youth, the Prophet encourages those who have *ba'ah* (i.e. ability) to get married.<sup>39</sup>

Likewise, the result shows that, the tendency to indulge in disapproved courtship behaviour is tied up with increase in modern formal educational level. This could be explained by the fact that, since many of the formal institutions of learning in Nigeria are ‘western-oriented’ with little sense of morality and decency, coupled with misapplied freedom of interaction between the opposite sexes, this unhealthy environment gives room for unwarranted exposure to some who passed through the system, though, it largely depends on an individual as may be influenced by a variety of factors. However, this problem could be checked by applying another outcome of this research that with knowledge and practice of the Islamic guidelines on courting, the chances for engaging in disapproved/unlawful courtship practices decrease significantly. As such, the Islamic regulations on marriage generally are effectual right from the choice of the other partner called the “better half”. In this regard, Allah in the Qur’ān (Q: 4: 34) and His Prophet advise men to choose the righteous women for marriage (*Al-Mar’atus Sālihah*) who may or may not have other merits considered by men such as wealth, family status and beauty as mentioned by the Prophet in a hadith.<sup>40</sup> As for ladies, in addition to men having the *ba’ah*, they are equally admonished to prioritize for virtue when choosing for husbands, the Prophet urged their parents/guardians thus:

If there comes to you one with whose **religion and attitude** you are satisfied, then give your daughter to him in marriage, for if you do not do so, *fitnah* and mischief will become widespread on earth.<sup>41</sup>

Another aspect of the Islamic regulations on the preliminaries of marriage which is usually neglected in modern time is *Khitbah* (betrothal, proposal or affiancing). Observably, the Islamic ethics of marriage proposal is not normally respected by many families from both sides, resulting to serious violations during courtship such as multiple *Khitbah* which is an order of the day, though, prohibited by the Prophet.<sup>42</sup> Contemporarily, many young Muslim men go into relationships with ladies without the knowledge or consent of their parents/guardians, a habit that leads to various problems such as unwanted pre or extra-marital affairs, some reported while many were not, especially in courts.<sup>43</sup> Therefore, based on the above divine recommendations, when considering marriage proposals offered to their wards, parents/guardians should consider all components of materialism as immaterial and monitor closely their children’s behavioural conducts during courtship. Equally, the courtship period should be made as brief as reasonably possible to eliminate chances of illicit relationship, even though, we have not come across any textual evidence specifying the length of courting period. Because, long period of courtship gives room for unwarranted familiarity which usually breaks the natural premarital barriers between the intending couple.

Previously, the commonest traditional conduct of courtship among prospective Muslim couple used to be by physical meeting at the lady’s house, chatting in an open space and in the company of her relative. However, with the introduction of mobile phone technology and the recent boom in the telecommunication media, coupled with a blind-folded wholesome imitation of whatever ‘western’ in the name of civilization, people become more ‘civilized’ and act accordingly. With these, courtship becomes

adulterated with unworthy behaviours and promiscuous practices in the guise of ‘display of true love’. Despite Islam’s approval of physical meeting to look up one’s propose,<sup>44</sup> seclusion and any act of intimacy tempting to arouse lustful feelings are vehemently prohibited (Q: 17:32) and the persons concerned must lower their gaze at each other (Q: 24:30-31). Trespassing the aforementioned limits in the 21<sup>st</sup> century permissive moral climate, legalizes kissing, hugging, massaging and host of other supposed conjugal practices among many intending Muslim couples. Factors such as satanic temptation, watching local and foreign movies, novels<sup>45</sup> and bad peer groups are the key identified inspirational mechanisms for disapproved courtship practices among Muslim Youth in northern Nigeria.

While applauding on one hand, the promising facilitation brought by mass media generally in the information and communication industry, health, education and banking sectors as well as in personal and interpersonal affairs, which qualify it to serve as a blessing to the *Ummah*; however, regrettably, it turns to be a curse to many. As shown by the result of this research, mobile phone and social media courtship beget facility in communication. Yet, unknown to most parents, their wards are lured into erotic conversations/relationships via phone call majorly, using the CUG (Close User Group) platform originally meant to facilitate communication among men of Nigeria Police Force popularly called “forcecom” introduced by Glo and later by other mobile network providers. This avenue is cheaply being abused by many young prospective Muslim couples because of the “talk-more-charge-less” friendliness of the service. More dangerously however, the risk of illicit relationship increases dramatically when courting through WhatsApp. Among all social networks, as indicated by the result above, WhatsApp appeared to be the most subscribed to by the people and patronized more by the youth. This could not be unconnected from the easy-going and user-friendly nature of the platform enabling chatters to privately converse and discretely share pictures/videos of any kind and make audio or video calls. Therefore, in most cases, the seeds of physical intimacy are sown through prolong night or secluded calls and chats between the courting parties. Unfortunately, these unethical practices force many youths to resort to masturbation, or at worst, homosexuality, despite their short and long term health implications in addition to being religiously reprehensible, blemish and prohibited as indicated in Q: 23:7.

The analysis of results from the second table evidently discerned the marginal effects of ill-modern courtship on the socio-moral standing of Muslim homes and invariably the larger society. The negative effects are as a result of either ignorance, malpractice or non-practice of the Islamic teachings on what constitute marriage. In addition to the socio-moral consequences of bad courtship mentioned above, it may also serve as a causative factor for seizure of Allah’s blessing on the marriage,<sup>46</sup> or source of Allah’s punishment on the couple,<sup>47</sup> economic hardship and social insecurity are other sides of it. Before, Nigeria used to be like the Qur’ānic parable of a secured nation with riches coming from all angles, but became ungrateful to Allah therefore, He afflicted the nation with famine and terror (Q: 16:112). The ingratitude in Nigerian context is seeing through some peoples’ intentional perpetration of all sorts of atrocities (*fasād*) in *khitbah*, courtship, wedding and ceremonies, in deliberate

disobedience to Allah and His Messenger, the doing of which Allah promises to make the culprits taste the evils of their handiworks in order for them to repent (Q: 30:41 and Q: 2:155). In another verse, Allah mentions some repercussions that will befall those who disobey the commands of the Prophet that:

And let those who oppose the Messenger's (Muhammad) commandment (i.e. his *Sunnah* legal ways, orders, acts of worship, statements, etc.) beware, lest some *Fitnah* (disbelief, trials, afflictions, earthquakes, killing, overpowered by a tyrant, etc.) befall them or a painful torment be inflicted on them (Q: 24:63).

Therefore, the *fitnah* mentioned in this verse, explicates the one referred to in the Prophetic warning cited earlier.

The ultimate way out of all sorts of recessions in Nigeria and elsewhere, be they social, economic, moral or religious, lies in unquestionable compliance to the rules of *Sharī'ah* by Muslims. To err is human, therefore, in cases of omission or commission against the dictates of the *Sharī'ah*, people could redress by frequenting *Istighfār* (seeking forgiveness) intending sincere repentance (*tawbatan nasuhah*) to Allah from the evil acts perpetuated. As reported by Abu Dharr through Prophet Muhammad, that Allah promised forgiveness to whoever seeks for it in Q: 4:110, Q: 39:53 and in a *hadith al-Qudsi* where He says: "O My servants, you commit sins by day and by night, and I forgive all sins, so seek forgiveness from Me and I shall forgive you."<sup>48</sup> Some of the fruits of *Istighfār* could be discerned from the following Qur'ānic verse in relation to Prophet Nuh and his people which is also applicable to the present generation thus:

I said (to them): 'Ask forgiveness from your Lord; Verily, He is Oft-Forgiving; 'He will send rain to you in abundance; 'And give you increase in wealth and children, and bestow on you gardens and bestow on you rivers (Q: 71: 10-12).

### **Conclusion and Recommendations**

From the foregoing, it is understood that marriage is the legal union through which human communities are produced. Therefore, what makes up marriages in terms of practices given to cultural and religious provisions alongside the moral climate of a certain people, influence greatly, the quality of the institution and the society as a whole. It was established from the results of this study that; a great deal of immodesty saturates the conduct of courtship among young prospective Muslim couples in Nigeria influenced by various agents of globalization such as social media and materialism. The presence of the identified un-Islamic and uncultured practices among youth are linked to many factors such as ignorance of or eschewing *Sharī'ah* rulings on courtship, abuse of agents of globalization and westernization as a result of which varying calamities abound. Based on the findings, the resultant consequences of ill-modern courtship, affect not only the couples, but the entirety of the socio-moral and the economic constituents of the matrimonial home and the larger society. Some of these effects include among others, spousal mutual suspicion, mistrust, discord

which turns bloody sometimes, and ends in divorce.<sup>49</sup> Moreover, the upshots do not stop there, but in some instances, impinge on the upbringing of children born out of such type of marriage.<sup>50</sup> Consequently, the society also becomes affected in many ways. In fact, when a society is so accustomed to immoralities, calamities of varying gravities will ensue ranging from social disorders to economic downturns and insecurity.

Interestingly, when such calamities occur, they depict and signal Allah's reprimands to such a people as divine call to order wherewith sincere repentance and reversion to acts of righteousness, the unpalatable condition will be restored to normalcy. Some Islamic guidelines on courtship were highlighted as steps to help in establishing *Sharī'ah*-compliant matrimonial homes and societies in the ever challenging 21<sup>st</sup> century Nigeria and in addition to that are the following recommendations:

- i. Muslim youths should fear Allah and guard their utterances and practices while courting and conduct *istikhārah* before going deep into relationships.
- ii. Parents should attach premium importance to the noble qualities of virtue and religiosity in addition to possession of *ba'ah* while considering marriage proposals of their wards against materialism. They ought to also come to terms with the realities of the 21<sup>st</sup> century world to be able to fast-track the conduct of their wards during courtship and ensure compliance to the Islamic rules of *khitbah* and courtship.
- iii. Scholars, Muslim organizations and *Masājid* should restructure and intensify efforts in organizing pre-marital counselling to Muslim youths in secondary schools and tertiary institutions to educate them on making right choices and building families or at best establish formal marriage counselling centers to provide answers to pertinent questions/issues bordering marriage and family to the surrounding Muslim *Ummah*.
- iv. The leadership of the Muslim *Ummah* in Nigeria should liaise with appropriate government authorities to set up mechanisms for institutionalizing the marriage institution. Judges of *Sharī'ah* courts should also be empowered and sensitized on the *fiqh* of marriage and its legal applications and implications to be able to adjudicate on any reported marital issue. A working document ought to also be produced containing rules and regulations on all facets of marriage based on the sources of *Sharī'ah*. The type initiated by the leadership of the Muslim *Ummah* in Kano in collaboration with the state government.
- v. In order to minimize or curb the menace of immoralities over the cyber space, censorship mechanism ought to be put in place by the Nigerian government to regulate the activities of social networking sites and other Internet-based video and picture sharing domains.

Going by the above recommendations, amidst globalization, courtship would be conducted decently, resulting to a modest marriage contract, establishing a morally upright and peaceful matrimony. It is posited that, out of such homes, righteous



children will be procreated to make a better modern Muslim society characterized by spiritual commitment, economic prosperity and social cohesion as echoed in Q: 16:97.

## Notes and References

---

- 1 P. R. Scott and J. M. Jacka. "Auditing Social Media: A Governance and Risk Guide." *Online Information Review* 36. 3 (2011). Emerald Group Publishing Limited.
- 2 <https://expandedramblings.com/index.php/whatsapp-statistics/> Web. 24 January, 2018
- 3 S. Sabiq, *Fiqhus Sunnah*. Vol. 2, 3rd ed. Beirut: Dar Al-Kitab Al-Arabi, 1977, 24. Print. And T. AbdulKariem, *Administration of Islamic Law of Marriage and Divorce in South Africa*. M.A Dissertation, Department of Islamic Studies, Faculty of Arts, University of Durban-Westville, 1993, 73.
- 4 S. Iqbal Shahzad. *Some Aspects of Marriage and Divorce in Muslim Family Law*. NP. ND. PDF Doc. 13.
- 5 I. Bello. Da'wah Institute of Nigeria (DIN), Islamic Education Trust (IET), Minna, Niger State. Personal Online Interview. 12th December, 2017.
- 6 Y. O. Imam (56). Professor of Islamic Studies, University of Ilorin, Kwara State, Nigeria. Personal Online Interview. 3rd December, 2017.
- 7 A. O. Giwa. Ogun State. Personal Online Interview. 6th December, 2017.
- 8 M. N. Lemu. Da'wah Institute of Nigeria (DIN), Islamic Education Trust (IET), Minna, Niger State. Personal Online Interview. 6th December, 2017.
- 9 Modernity as described in Wikipedia, <https://en.wikipedia.org/wiki/Modernity> Web. 18 December, 2017
- 10 P. K. Olawale, "The Moral Teachings of Suratu Luqman as Paradigms for Character." *NATAIS Journal* 6. 2 (2002): 14. Print.
- 11 Z. I. Oseni, "Islam and Morality." *Nigeria Studies in Religious Tolerance*. Eds. C. S. Momoh, M. Abdullah, & C. Ogbalu, 2. 26 (1988).
- 12 Nigeria's Public Policy and the Youth. (n.d.). Retrieved July 6, 2014, from <http://www.thetidenewsonline.com>
- 13 I. O. Oloyede, "An Islamic Perspective of Youth Development." *African Culture, Modern Science and Religious Thought*, Ed. P. A. Dopamu. (2003): 664. Print.
- 14 A. L. Abubakar, "Youth Unemployment, Poverty and Political Violence in Nigeria." In the Proceeding of the Conference on: *YouthUnemployment, Poverty*

- 
- and Political Violence in Nigeria*. Gombe: Department of Sociology, Gombe State University, 2012.
- 15 A. A. Rabi, "Effects of Electronic Media on the Muslim Youth of Gombe Metropolis." *Journal of Religion and Culture*, UniPort. 17. 1 (2017): 62. Print.
- 16 M. M. Al-Jibali. *The Quest for Love and Mercy: Regulations for Marriage and Wedding in Islam*. Revised Ed. USA: Al-Kitaab and As-Sunnah Publishing and printed at Lebanon, Beirut: by Al-Maktab Al-Islami, 2005. 35. Print.
- 17 A. M. Bello. *Marriage and Wedding Philosophy in Islam*. Marqais Publishers, 2015. 90. print
- 18 M.A. Ibn Rushd, *Bidayatul Mujtahid wa Nihayatul Muqtasid*. Vol. 3. Cairo: Darul Hadith, 2004. 31. Print.
- 19 M.S. Al-Uthaimin, *Al-Zawaj wa Majmu'ati As-Ilalin fi Ahkamihi* (Marriage and a Collection of Questions Regarding its Jurisdictions). KSA, Onaizah: Madar Al-Watan Publishers, 1432H. 15. Print.
- 20 M. A. Ibn Rushd, *Bidayatul Mujtahid wa Nihayatul Muqtasid*. Vol. 3. 31
- 21 Muslim bin Hajjaj, *Sahih Muslim*. Book 10: Hadith 3618
- 22 S. I Shahzad, *Some Aspects of Marriage and Divorce in Muslim Family Law*. 13
- 23 Imam Dawud and Ahmad, classed as Sahih by Sheikh Albani in Silsilat al-Ahadith al-Sahihah, no. 99.
- 24 M.I. Tirmidhi, *Sunan At-Tirmidhi*. Bash-Shar Awwad Maaruf (ed.) Vol. 2. Beirut: Dar Al Gharb Al-Islamy. 1998. 388. Print.
- 25 S.A. Sha'aban Al-Misry, *Risalatun Ila Al-Arusaini wa Fatawa Al-Zawaj wa Muasharati An Nisa'*. 1st ed. Cairo: Darul Athaar. 2010. 62. Print. B.A. Badran, *Ahkamul Zawaj Wal Talaq Fil Islam, Bahthun Tahlily wa Dirasah Muqaranah*. 2nd ed. Egypt: Matbaatu Daril Taalif. 1961. 21. Print. M.M. Al-Jibali, *The Quest for Love and Mercy*. 41.
- 26 A. Hanbal. *Musnad*. Shuaib Al-Arnaut, Adil Muershid et al (eds.) 1st ed. Vol. 23. Lebanon: Mu'assasat ar-Risala Printing and Publishing, 2001. 55
- 27 A.J. Al-Jaza'iri, *Minhaj al-Muslim*. Vol 2. Riyadh: Dar al-Salam, 2001. 322. Print. And M.M. Al-Jibali. *The Quest for Love and Mercy*. 59.
- 28 M. ibn Anas, *Al-Muwatta*. Book 28, Hadith no 2824.
- 29 A. Najla'a bint Hamad bin Ali. "Al-Manhaj An-Nabawi fi Muqabalatil Khatib, Jam'un wa Dirasah wa Takhrij." *Al-Adal Journal*. 39. (1429H): 64. Print.

- 
- 30 M.M. Al-Istanbuli, *The Bride's Boon (Tuhfat Al-'Arous)*. Dr. AbdelHamid Eliwa, Al-Azhar University (Transl.). Published by: <http://www.islambasics.com>. ND. 23. Web.
- 31 M.M. Al-Jibali, *The Quest for Love and Mercy*. 35
- 32 E.D. Sudqi, "*The Marriage Contract in the Shari'ah and in the Ahwal Shakhsiyyah Laws of Egypt and Morocco: A comparative study*". A Ph.D thesis, Dept. of Arabic and Islamic Studies, Faculty of Arts, University of Glasgow. March 1990. 38.
- 33 M.S. al-Uthaimin, *Al-Zawaj wa Majmu'ati As-Ilalin fi Ahkamihi*. 18.
- 34 M. bn Isma'il, *Sahih Al-Bukhari*. Vol. 3, book 29, hadith 85. And Muslim bin Hajjaj, *Sahih Muslim*. Book 7: Hadith 3110.
- 35 Imam Ahmad and Tirmidhi, classed as Sahih by Sheikh Albani in Sahih al-Jami', 2546.
- 36 Imam al-Tabarani, al-Kabir, 486 and was graded Sahih by Sheikh Albani in Sahih al-Jami', 5045.
- 37 M. bn Isma'il, *Sahih Al-Bukhari*. Vol. 8, book 73, hadith 116.
- 38 A. B. Dogarawa, "Marriage and Divorce in Islam." <https://mpira.ub.unimuenchen.de/23194/MPRA> Paper No. 23194, posted 10. June 2010 13:40 UTC. 18/8/18.
- 39 M. bn Isma'il, *Sahih Al-Bukhari*. Vol. 7, book 62, hadith 4.
- 40 M. bn Isma'il, *Sahih Al-Bukhari*. Vol. 7, Book 62, hadith 27.
- 41 Muhammad bn Yazid Ibn Majah, *Sunan Ibn Majah*. Vol.1. 632.
- 42 M.N. Al-Albani, *Irwa'ul Ghalil*. Hadith No. 1817.
- 43 A.U Garba (40), former Registrar, Doma Area Court, Gombe. Personal Interview 10/11/2017.
- 44 M.N. Al-Albani, *Irwa'ul Ghalil*. Hadith No. 1791 and *Silsilah al-Ahadith as-Sahihah*, No. 97.
- 45 M. Wabili and Khadijah. Personal Interview. 19/10/2017.
- 46 M.M. Al-Jibali, *The Quest for Love and Mercy*. 95.
- 47 A.O Kilani, Professor of Islamic Studies, University of Port Harcourt. Personal online Interview. 1st December, 2017
- 48 M. bin Hajjaj, *Sahih Muslim*. Book 32: Hadith 6246.

- 
- 49 M.N Lemu. Da'wah Institute of Nigeria (DIN), Islamic Education Trust (IET), Minna, Niger State. Personal Online Interview. 6th December, 2017.
- 50 A .A. Sulaiman. HOD, Department of Islamic Studies, Nasarawa State University, Keffi. Personal Online Interview. 1st December, 2017.

# The Perspective of Sokoto Caliphate in Tackling Economic Recession: Spirituality in Focus

**Shehu Abdur-Rahman Aboki,**  
[abokishehu67@gmail.com](mailto:abokishehu67@gmail.com)  
08032318313  
Department of Islamic Studies,  
Usmanu Danfodiyo University, Sokoto

## Introduction

Islam is not a religion in the common, distorted meaning of the word - confining its scope to private life of man; rather, it is a complete way of life, catering for all fields of human existence. It provides guidance to man in all ramifications: social, material and spiritual, economic, political, legal and cultural, national and international.<sup>1</sup> Among other characteristics of Islam is that it is an economic system and a way of doing business.<sup>2</sup> It thus deals clearly with the economic aspect of man as it deals with other aspects of his life. Allah categorically says in the Glorious Qur'ān that:

O you who believe (Muslims)! When the call is proclaimed for the *Salāt* (prayer) on Friday (*Jumu'ah* prayer), come to the remembrance of Allah [*Jumu'ah* religious talk (*Khutbah*) and *Salāt* (prayer)] and leave off business (and every other thing). That is better for you if you did but know! Then when *Salāt* (*Jumu'ah* prayer) is ended, you may disperse through the land, and seek the Bounty of Allah (by working, etc.), and remember Allah much: that you may be successful.<sup>3</sup>

Success in this *āyah* could be referred to both spiritual as well as economic prosperity. One should be conscious of Allah in whatever activity he/she is engaged in, especially, the time of prayer. But at the end of prayer, a believer could move about, seeking lawful economic activities. However, such individuals have to put Allah in mind in all that is undertaken during such economic activity. This spirit of consciousness of Allah is the spirituality that needs to be noticed and applied in the economic sphere.

Spirituality is the movement of the personality towards a religious or consciously desired better personality.<sup>4</sup> It is the process of becoming aware of the duties, responsibilities and obligations surrounding one and therefore fit for a higher level in consciousness. It is also a measure of increased depth of awareness, connection to the transcendent and search for ultimate meaning as well as engagement in spiritual practices.<sup>5</sup> As man becomes conscious of his moral and ethical

responsibilities and obligations, hardly could he misbehave in whatever available circumstance, economic or otherwise.

Spirituality in Islam is the nucleus of an integrated and unified concept of life which transcends the dualism of spirit and matter. Islam judges the development or decay of the soul to determine its spiritual uprightness. In his capacity as the *Khalīfah* (vicegerent) of Allah, human being is answerable to Him for all his actions. It is the duty of man to use all the powers which he has been given in accordance with the Divine will. He/she should utilize to the fullest extent all the faculties and potentialities bestowed upon him/her towards seeking Allah's approval. In his dealings with other people, he/she should behave in such a way as to try to please Allah. In brief, all the energies of man should be directed towards regulating the affairs of this world in the way in which Allah wants them to be regulated. The better a man does this, with a sense of responsibility, obedience and humility, and with the object of seeking the pleasure of the Lord, the nearer he will be to Allah. In Islam, spiritual development is synonymous with nearness to Allah. Similarly, he/she will not be able to get near to Allah if he/she is lazy and disobedient. On the other hand, distance from Allah signifies spiritual fall and decay of man. This was what motivated the Sokoto Caliphate leaders to ensure economic development of their community through a high level consciousness of Allah and guarding against attitudes that are capable of bringing about a dwindling economy and let alone recession.

### **Economic Recession**

Economic recession is a subject-matter of great concern to major actors in Nigeria and beyond due to its consequences. The National Bureau of Economic Research (NBER) defined economic recession as:

A significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real Gross Domestic Product (GDP), real income, employment, industrial production and wholesale-retail sales.<sup>6</sup>

Specifically, economic recession is a negative real GDP growth rate for two consecutive or more quarters otherwise known as a business cycle contraction which results in a general slowdown in economic activity.<sup>7</sup> However, it can quietly begin before the quarterly GDP reports are out. This is associated with high unemployment, high inflation, slowing down GDP, high interest rates, reduced consumer confidence and reduced real wages. In other words, the biting effects of a recession becomes more glaring where increased unemployment leads to less growth and a drop in consumer spending, affecting businesses, which lay off workers due to losses.<sup>8</sup>

One of the effects of recession is a slump in the stock market. This is when goods and services are difficult to sell when consumers' purchasing power is reduced. Therefore, business earnings fall along with their stock market prices. Also, a recession is destructive because it creates widespread unemployment. As unemployment rate rises, consumer purchase fall off even more and businesses go bankrupt.<sup>9</sup> This means that businesses reduce production because consumer spending slows down. Therefore, employees lose their jobs as business cut back on production.

This is cyclic in nature. When consumer demands fall-off, production growth slows down. There are many reasons why recession happens.

One of the causes of economic recession is poor economic planning.<sup>10</sup> Even where there is such planning, its poor implementation could be a challenge. Giving the experience of Nigeria, budget delay, exchange rate policy and a host others have been a bane to economic recovery. Planning could be short term, medium term as well as long term depending on the focus and the measuring instrument. The impact of short term planning is easily noticeable in 2-4 years and sometimes even more. Medium term could be between 2-6 years or even more while long term strategy could extend to some longer years before the fruits become matured.<sup>11</sup>

It is important to note that many factors are responsible for an economic recession as mentioned earlier, but the major cause is inflation.<sup>12</sup> This has to do with a general rise in the prices of goods and services over a period of time. It is because the higher the rate of inflation, the smaller the percentage of goods and services that can be purchased with same amount of money.

From another perspective, experts have viewed that recession with regards to Nigeria is not as a result of a general downturn of economic activities in the country, but reliance on crude oil as the only product for earning revenue for the government. However, it was not only Nigeria that plumbs into recession at the time but virtually all the countries that heavily relied on crude oil for survival. The list of countries that were into recession with Nigeria includes Saudi Arabia, Canada, Russia, Indonesia and a host of others.<sup>13</sup> Moreso, had it been that recession of Nigeria was as a result of slowdown in economic activities, it would have been very difficult to get out of it easily. Economic activities were actually ongoing but that there was no revenue because oil price had fallen astronomically in the international market and the Government had no fund to invest or spend. This also gave rise to inflation. In order to avoid this kind of scenario, the Sokoto Caliphate leaders took decisive measures to diversify the economic activities of their community in line with provisions of *Shari'ah*.

### **The Sokoto Caliphate**

The Sokoto Caliphate was a religio-political entity, a vast territory located at the Central Sudan - which in the 19<sup>th</sup> century was administered from Sokoto and Gwandu in Hausaland.<sup>14</sup> It was calculated to have covered approximately 240,000 sq km in area.<sup>15</sup> No doubt, it was an Islamic State and in fact a product of Sokoto *Jihad* of 1804, an event which was brought about by the Islamic reform movement which began in Hausaland during the second half of the 18<sup>th</sup> century by *Shaykh* 'Uthmān bin Foduye.

It is suggested that Islam had reached Hausaland through ancient Gobir as early as the 8<sup>th</sup> century through Muslim merchants and traders.<sup>16</sup> By the middle of the 18<sup>th</sup> century, Islam had become part and parcel of the life of the people so much that leading revivalists of the time were not concerned with proselytization, but with reform.<sup>17</sup> However, Islam in the pre-1804 Hausaland was more or less the preserve of

the ruling classes, while in many areas; the populace had not smelt a fragrance of Islam.<sup>18</sup> This was because by that time, Islam seemed to have entered into a period of decadence in Hausaland with people openly engaging in major vices, mixing Islam with paganism and local practices and the government not only tolerated it but appearing to even encourage it.

The Islamic reform movement of *Shaykh* ‘Uthmān bin Foduye thus started and it was aimed at peacefully making Muslims in Hausaland practice Islam in its pristine form. In the *Shaykh*’s movement were also *Shaykh* ‘Abdullāh (‘Uthmān bin Foduye’s younger brother and his chief advisor), *Shaykh* Muhammad Bello (‘Uthmān bin Foduye’s son) and many other able lieutenants. The *Shaykh* started with teaching and preaching tours to different places at the age of twenty years.<sup>19</sup> He also wrote books and poems in Arabic and Fulfulde and a few in Hausa to demonstrate his points of view and appropriately citing his authorities. This created for him a large following in Hausaland to the extent that the king of Gobir in whose territory the *Shaykh* had settled together with his family became alarmed. Tension and hostilities began to build up and war eventually broke out between the forces of Gobir and community of the *Shaykh*. This was the Sokoto *Jihad* that was launched in 1804 culminating in the establishment of the Sokoto Caliphate.<sup>20</sup>

Although the physical *Jihad* broke out in 1804, it lasted up to 1812 when the Caliphate was established. Between these dates, there were series of military confrontations between the forces of enemies including those of Yunfa (the King of Gobir) and those of the *Shaykh*. They include the battles of Tafkinkwatto (June, 1804), Tsuntsuwa (December, 1804), Birnin Kebbi (April, 1805), Alwasu (October, 1805), the unsuccessful encounter with Birnin Yauri (1806) and the final fall of Alkalawa (October, 1808).<sup>21</sup> Following the fall of Alkalawa, Muhammad Bello established a new military base in 1809 at the place now called Sakkwato (Sokoto) which eventually developed into a political capital.<sup>22</sup>

Those emirates that also fell to the Jihadists and are part of the Hausaland include Katsina, Kano and Zazzau kingdoms. Western Borno also fell. Meanwhile, the *Shaykh* had some flag bearers whom he commissioned to lead the *Jihad* campaigns in their own areas. In the Benue valley there was Moddibo Adama, and Mallam Yakubu was dedicated to the establishment of Bauchi emirate. It was after all the above mentioned struggles and encounters that an Islamic State which came to be known as Sokoto Caliphate was established. However, the successes recorded by the *Shaykh* and his followers were as a result of their sincerity and spiritual training after articulating and presenting their practical problem and the same factor that facilitated the transformation of the Caliphate into a commercial center in order to guard against economic recession.

### **Spiritual Development for Economic Prosperity in the Sokoto Caliphate**

Whatever prospects are there for a human setting, its economic prosperity is germane to self-actualization and reliance of that society. Therefore, the *Jihād* leaders considered anything by which its spiritual and ethical life could be destroyed as blameworthy. One of such endeavours was the economic life of the Caliphate. It is,



therefore, safe to opine that the economic policies of the Caliphate leaders had some spiritual flavour underscoring the successes achieved in handling any challenge that is capable of bringing about economic recession. Some of their economic principles as identified by Malami<sup>23</sup> include the following:

1. **Wisdom:** *Shaykh* ‘Uthmān bin Foduye saw wisdom as “that moral and spiritual discipline which enables a person to join the company of angels while retaining essential human characteristics. Based on a Qur’ānic principle (Q39:9), wisdom is the ability to strike a balance between the material and spiritual life.”<sup>24</sup> According to the *Shaykh*, being wise implies being master of one’s desires, supported by honesty and lawful income, freedom from moral enemies such as envy, caprices, arrogance, greed and other lower desires.
2. **God’s Consciousness:** This is the feeling of the presence of Allah wherever and in whatever circumstance one may find oneself. This helps in guarding against immoral acts and encourages the performance of righteous deeds. It is backed by the fear of Allah which is the foundation of wisdom and the source of acting in accordance with the dictates of *Sharīah*. Allah mentions these in several portions of the Glorious Qur’ān.<sup>25</sup> The Prophet also said: “Fear Allah wherever you may be...”<sup>26</sup>

If one fears Allah as described above, he/she will not deceive or harm any other person in any economic activity. This of course guided the economic activities of the ‘*Ummah* in the Caliphate.<sup>27</sup> Economic malpractices were avoided and people were not only pursuing worldly materials to better their worldly living but also participated in spiritual activities. Their religious instructions were carried along with economic engagements. These were based in spiritual training of the subjects in God’s consciousness.

3. **Justice:** This is the quality of being right and fair. It has been the major preoccupation of the *Jihād* leaders as Allah mentions in the Glorious Qur’ān.<sup>28</sup> In other words, justice was one of the basic foundations upon which the economy of the Caliphate was built. Sultan Muhammad Bello for instance, adjudged that justice is the “basic foundation upon which a strong economic system could be built.”<sup>29</sup> One of the emphases of the *Jihād* leaders was the question of prosperity and justice. According to them, there cannot be prosperity except with justice. Hence, justice became the foundation of government, especially, as an assurance of economic progress. Abdullāh for instance, opined that an unjust government should be overthrown because the pursuit of livelihood and general economic activities will not be possible amidst insecurity and lack of prosperity which could be engendered by injustice.<sup>30</sup> To ensure this, fairness was maintained in the market by means of giving accurate measures and ensuring uprightness in business activities.<sup>31</sup>
4. **Truthfulness:** Giving of true accounts of events is one of the fundamental principles of a progressive and prosperous economy. *Al-Qur’ān* contains many injunctions to buttress this.<sup>32</sup> The Prophet also said: “If the two parties speak the truth and are transparent, their transaction shall be blessed, but if they are not transparent and tell lie, the blessing of their transaction shall be

obliterated.<sup>33</sup> The implication is that if a person tells lies and cheats his/her customers; they will hardly turn to him/her for any business in future. Thus, truthfulness as an economic principle contributed significantly to the Sokoto Caliphate's economic prosperity.

5. **Miscellaneous Principles:** There are other economic principles which also facilitated growth and development of the Caliphate's economy. They could be subsumed in other principles but for clarity, they include: Fulfillment of promise,<sup>34</sup> honesty,<sup>35</sup> moderation<sup>36</sup> and kindness<sup>37</sup> in all spheres of life but with particular reference to economic activities.
6. **Economic Malpractices:** In line with Islamic principle, the *Jihād* leaders strongly abhorred certain economic behaviours, as required by Islamic law. They are economic practices which cause pains to the masses within the economic sphere. They include: hoarding,<sup>38</sup> fraud,<sup>39</sup> greed,<sup>40</sup> extravagance,<sup>41</sup> pride<sup>42</sup> and meanness.<sup>43</sup> For instance, the three *Jihād* leaders condemned fraud in all its manifestations with the inclusion of adulteration of goods and commodities such as diluting milk with water, blowing air into beef to increase its size, with the stand that the aforementioned economic activities often lead to economic catastrophe.<sup>44</sup> Waste of money or wealth in the form of extravagance and luxury was equally highly condemned by the leaders.<sup>45</sup> According to them, this is an invitation to self-destruction and a flash point for economic recession.
7. **Self-Reliance through Hard work:** Self-reliance appears to be the end in mind in all economic activities in Sokoto Caliphate. Self-reliance cannot be achieved without some level of self-discipline. Similarly, striving hard for livelihood to avoid begging or to take care of one's parents and children is considered a form of worship.<sup>46</sup> The Prophet was quoted as saying that one should rather cut and carry a bundle of wood on his back than ask somebody who may or may not give him.<sup>47</sup> On this note, the Jihadists encouraged their followers to engage in trade, industry and agriculture, bearing in mind the spirit of accountability.<sup>48</sup> Muhammad Bello is of the view that this could be achieved through remembering one's death and ability to control one's soul over worldly desires.<sup>49</sup> Therefore, they themselves engaged in one economic activity or the other. For instance, *Shaykh* 'Uthmān engaged in making robes, *Shaykh* Abdullāh bound arrowheads to their shafts and Sultan Muhammad Bello tended his own garden.<sup>50</sup> These scholars also emphasized co-operation among members of the Muslim community in the process of their lawful economic earnings. *Shaykh* 'Uthmān bin Foduye specifically referred to an *āyah* of the Glorious Qur'ān on this stand<sup>51</sup>. The call for self-reliance through hard work yielded fruitful results as people participated in different economic activities such as weaving, leather works, spinning, farming, dyeing and a host of other transactions against economic recession in the Sokoto Caliphate.

### **Economic Practices in the Sokoto Caliphate for Tackling Economic Recession**

Economic recession is mostly caused by slowdown of economic activities, manifesting in high inflation and unemployment as pointed out earlier. However, the economy of Sokoto Caliphate during the period of the *Jihād* scholars was stabilized as a result of their economic principles and practices. They adopted the strategies used by the Prophet and his rightly guided *Sahābah* (Companions) to avoid being dragged into a recession and subsequent suffering of their community. They did this by encouraging economic diversification and earning livelihood through hard work, self-reliance and sufficiency instead of relying on a single economic production.

1. **Agriculture:** *Sultan* Muhammad Bello considered agriculture as a means of building, energizing and clothing human body.<sup>52</sup> For him, it is a viable and reliable source of income and therefore placed it as the first policy tool for economic development apart from migration, so that people will be self-sufficient in food production before developing any other economic venture. Bello brought about improved farming techniques including irrigation leading to the production of sugarcane for the making of granulated brown sugar for which he established a refinery, economic trees.<sup>53</sup> As a leader by example, Bello had a fruit garden and a farm. A vegetable garden also existed in his personal house and he sold from its produce in the market to earn some income.<sup>54</sup> In addition, new farms were established while existing ones were extended. This resulted into mass grain production substantial enough for export as a result of foreign demand and local trade. Eventually, food became cheap and agro-allied industries developed. People generally participated in agriculture and the Caliphate was above economic recession.
2. **Development of crafts and industries:** The prosperity of agriculture in the Caliphate to a large extent, gave rise to the emergence of crafts and manufacturing industries, especially, the agro-allied types and other various processing ones. Such industries include textile, dyeing, leather work, iron smelting, sweet and sugar, wood carving, local refrigerating and cooking utensils. The abundance of palms due to agriculture laid the basis for the production of local hats, fans and mats. The development of these industries produced specialists in various occupations that boosted the economy of the Caliphate. People got employed not necessarily under the government as they participated in the economic activities and as a result of massive production of agricultural goods; some locally produced raw materials met the need of such industries like dyeing and other processing industries. Goods and commodities became cheap and inflation was highly controlled. Bello specifically encouraged people to heed to craft production among other economic ventures.<sup>55</sup> He also charged the Emirs and rulers in the Caliphate to encourage the artisans, and be concerned with tradesmen who were indispensable to the people, such as farmers and smiths, tailors and dyers, physician and grocers, butchers and carpenters and all sorts of trades which contribute to economic stability.<sup>56</sup> The spirit behind these successes was the leaders' sincerity, emphasis on dedication to seeking means of livelihood with hard work and Allah's consciousness in all dealings. This equally guaranteed the quality of

industrial and craft's produce. Economic recession therefore had no accommodation in the Caliphate.

3. **Trade and Commerce:** This is yet another aspect of economic practices of the Sokoto Caliphate against recession. Bello regarded trade as a very beneficial endeavour to the people because it is carried out in all seasons.<sup>57</sup> He embarked upon road development to facilitate trading activities.<sup>58</sup> He urged the people to pursue and respect any legal trade no matter how low it may seem in the eye of the society. While referring to a *Hadīth* of the Prophet, Bello adjudged that nine out of ten (9/10) portions of income come from trade alone.<sup>59</sup> *Shaykh* 'Uthmān thus outlined the general procedure for selling of various commodities in order to standardize price and avoid cheating prospective buyers.<sup>60</sup> Cheating others in all circumstances is a disease of the heart. These involved among other things, making unfair profits and dealing in illegal transactions like hoarding in order to create artificial scarcity. It implies a destitute of a moral ground of the individual involved. The *Shaykh* always insisted on consciousness of Allah so that the retailers and brokers will be guided within the confines of Islamic economic principles. Therefore, peoples' participation in economic activities of the Caliphate was boosted by spiritual consciousness injected in all participants. Punitive measures were also taken by the *Shaykh* against corrupt retailers and brokers so as to ensure social justice and promote general good in the markets throughout the Caliphate.<sup>61</sup>

## **Conclusion**

The study highlighted the economic prosperity experienced by the Sokoto Caliphate as a result of proper economic planning and its implementation against economic recession. The Caliphate became self-reliant because of the belief of its leaders in spirituality of their subjects (being conscious of Allah in all dealings) thereby boosting its economy. They implemented the Islamic economic policies and insisted on several strategies that actually guarded against recession in their economic behaviour and activities. They diversified economic activities in the form of developing agricultural sector, trade and commerce, industrial support and zero tolerance to economic corruption and malpractices. Importantly, the Caliphate leaders did not rely on a single economic product which has been the bane of Nigeria in its bid to attaining economic prosperity until recently, when the Buhari led administration started taking decisive measures for a recovery and fighting corruption in all its forms and facets.

## **Recommendations**

After going through the economic policies and practices of the Sokoto Caliphate, the study recommends thus:

1. Whatever policies and programmes identified for economic prosperity in Nigeria and indeed elsewhere, should be pursued with utmost sincerity which is the epitome of spirituality.

2. At no point in time should the government rely on a single product for income and expenditure. Diversification in the economy creates viability in money making and its expenditure.
3. Apart from agriculture that is already receiving significant attention in the economic development of the nation (Nigeria), attention should also be focused on trade and commerce so as to create employment for self-reliance and boost people's participation in economic activities at the grassroots.
4. Local crafts and industries should be encouraged through incentives and provision of market opportunities for locally produced goods. Moreso, campaign for indigenous products should be intensified to boost participation in economic activities and ward off elements of a recession.
5. The government should give a trial on implementation of Islamic economic policies and practices which no doubt defies 'time', and punish accordingly whoever flouts such laws in the interest of the nation.

---

#### Notes and References

- 1 A. Kurshid, *Islam – its Meaning and Message*, (ed.), London: Hoston Academy, 1976, 37.
- 2 G. H. Jansen, *Militant Islam*, , London: Hayas Darby, 1980, 17.
- 3 M. T. al-Hilal & M. M. Khan (transl.). *The Noble Qur'an: English Translation of the Meanings and Commentary*. King Fahd Glorious Qur'ān Printing Complex, Madinah – Kingdom of Saudi Arabia (K.S.A) Q63:9-10.
- 4 <https://en.m.wikipedia.org>
- 5 <https://www.researchgate.net>
- 6 C. Mora, (nd). What Causes a Recession? Available at <https://www.investopedia.com> Accessed on 08/12/2017.
- 7 Mora
- 8 S. Nickolas, (2015). *Why Does Unemployment Tend to Rise During a Recession?* Available at <https://www.investopedia.com> Accessed on 08/12/2017.
- 9 H. U. Malami, (51), Lecturer, Department of Economics, UDUS, personal interview, 17th September, 2017.
- 10 Malami
- 11 Malami
- 12 Nickolas, Why Does Unemployment...
- 13 Malami, personal interview.

- 
- 14 M. Adamu, “A General History of the Sokoto Caliphate”, in A. M.Kani, & K. A. Gandhi, (eds.), *State and Society in the Sokoto Caliphate*, Sokoto: Usmanu Danfodiyo University, 1990, 1.
- 15 K. S. Chafe, “The Transformation of Socio-Political Policies of the Leaders of the Sokoto Caliphate: A Preliminary Study of the Impact of the Socio-economic Programmes and Policies on Political Integration”, in A. M. Kani, & K. A. Gandhi, (eds.), *State and Society in the Sokoto Caliphate*, , Sokoto: Usmanu Danfodiyo University, 1990, 32
- 16 M. Adamu, “A thousand years of Hausaland participation in the Trans-Saharan Trade”, a paper presented at the International Seminar o n the Trans-Sahara Studies, organized by the Centre for Libyan Studies, Tripoli, 1980.
- 17 Adamu, A General History of the Sokoto Caliphate... 3.
- 18 U, B. Fodiyo, “*Nūr al-Albāb* - Enlightening Minds”, (Translated by Muhammad Isa Aliyu), in A. B. Yahya (ed.), *Selected Writings of Sheikh Othman Bn Fodiyo*, vol. 3, Iqra’a Publishing House, Gusau – Nigeria, (ndp), p. 5.
- 19 M. Adamu, A General History of the Sokoto Caliphate... 4.
- 20 Adamu, 5
- 21 Adamu, 4-5.
- 22 Adamu, 5.
- 23 H. U. Malami, *Economic Principles and Practices of the Sokoto Sultanate*, Sokoto: The Institute of Islamic Sciences, 1998, 19-44.
- 24 I. Sulaiman, *The Islamic State and the Challenges of History: Ideals, Policies and Operations of the Sokoto Sultanate*, London: Mansell publishing company, 1987, 141.
- 25 Q33:70, 3:102, 65:4, 64:16 etc.
- 26 Al-Tirmidhi
- 27 Malami, *Economic Principles and Practices of the Sokoto Sultanate*... 22.
- 28 Q4:135, 16:90
- 29 M. B. U. Fodiyo, quoted in S. A. Gusau, (ed.) *Economic Thought of Seven Great Muslim Scholars*. (NP), 1991, 51
- 30 Fodiyo, 10.
- 31 Malami, *Economic Principles and Practices of the Sokoto Sultanate*... 26.
- 32 Q2:43, 9:119
- 33 Bukhari and Muslim
- 34 Q5:1, 17:34
- 35 Q2:42. And the Prophet said: “those who earn an honest living are the beloved of Allah” and “honesty increases sustenance and livelihood, whereas dishonesty brings poverty.” This goes to say that whenever dishonesty takes precedence in

- 
- economic transactions, people feel unsecured and discouraged to partake in business activities which no doubt defines a recession. The root cause of this phenomenon is absence of spirituality.
- 36 Q25:67, 17:29
- 37 Q28:77, 17:26.
- 38 Q3:180
- 39 Q83:1
- 40 Q102:1-2
- 41 Q17:26-27
- 42 Q90:6-7
- 43 Q17:29
- 44 Malami, *Economic Principles and Practices of the Sokoto Sultanate*... 38.
- 45 Malami 40
- 46 A. Kurshid, *Islam – its meaning and message*, (ed.), Hoston Academy, London, 1976, 37.
- 47 H. Siddiqi, (1971). *Sahih Muslim*, (Engl. Transl), Riyadh: 1.1.P.H.
- 48 Q69:18 Also, S. A. Gusau, (ed.) *Economic Thought of Seven Great Muslim Scholars*. (NP), 1991, 41
- 49 M. Bello, *Tanbīh al-Sāhib ‘alā Ahkām al-Makāsib*. (ndp) 4.
- 50 B. B. Mack, & J. Boyd, *One Woman’s Jihad: Nana Asma’u, Scholar and Scribe*, Indiana University Press, 2000, 9.
- 51 Q5:2
- 52 Malami, *Economic Principles and Practices of the Sokoto Sultanate*... 51.
- 53 Malami, 51
- 54 Malami, 53
- 55 M. Bello, *Tanbīh al-Sāhib ‘alā Ahkām al-Makāsib*. (ndp), 5.
- 56 Muhammad Bello, *Usūl al-Siyāsah*, in S. Yamusa, “The Political Ideals of the Jihad Leaders: Being Translation, Edition and Analysis...” (Unpublished M. A. Thesis, ABC/ABU, 1975), 41
- 57 O. Bello, “The Development Orientation of the Sultanate of Muhammad Bello”, in *Al-Muntaka*, Paris, No. 2, October, 1983, 57.
- 58 Malami, *Economic Principles and Practices of the Sokoto Sultanate*... 62.
- 59 Bello, *Tanbīh al-Sāhib ‘alā Ahkām al-Makāsib*... 8.
- 60 U. B. Fodiyo, *Sirāj al-Ikhwān fī Ahamm mā Yahtāju ilayhi fī Hādhā al-Zamān*, “Ms”, N.H.R.S.: K. 4/11, 378.
- 61 K. S. Chafe, “The Transformation of Socio-Political Policies of the Leaders of the Sokoto Sultanate... 47.

# Working for Self-Reliance and Contentment in Islam: A Guide to the Nigerian Society

**Adamu Musa Kotorkoshi,**  
Department of Islamic Studies,  
Usmanu Danfodiyo University, Sokoto  
kadiyadam@gmail.com or adamumusakk@yahoo.com  
+2348066157835

## **Introduction**

The overall goal of Islam is to bring about successful life, happiness and satisfaction to the life of people in this world and the Hereafter. Islam therefore emphasizes that a Muslim should strive hard in order to earn his livelihood to become self-reliant. This will help him to live a successful life in this world. On the other hand, his attention was called to be satisfied with what was destined for him. Doing so will help in the reduction of unemployment and poverty for the enhancement of national economy. However, some of the contemporary challenges Nigerians are facing include unemployment and poverty. This study explains the significance of self-reliance and contentment in Islam as some of the methods through which the economic problem of Nigerians can be reduced. Therefore, the sub-themes of the study focus on unemployment and poverty in Nigeria, working for self-reliance in Islam, contentment in Islam and finally it makes conclusion and recommendations.

## **Unemployment in Nigeria**

Unemployment is a state of being without any work both for educated and uneducated persons. Economists defined unemployment as a situation whereby factors of production are unengaged or not utilized in productive activities that can earn them incomes. In reference to labour, it means non-utilization of labour in any productive activity for a reward in terms of wages or salaries or profits.<sup>1</sup>

Though there is no standard definition of unemployment because various countries adopt definitions to suit their local priorities, however, International Labour Organization (ILO)'s definition<sup>2</sup> or equivalent of it was used by most of the countries to compute unemployment. For example, the Nigerian National Bureau of Statistics (NBS) defined unemployment to refer to the proportion of those in the labour force (not in the entire economic active population, nor the entire Nigerian population) who were actively looking for work but could not find work for at least twenty (20) hours during the reference period to the total currently active (labour force) population. Underemployment on the other hand refers to employment less than full time hours i.e. 40 hours or full time employment but underutilizes one's skills, time, and educational qualifications.<sup>3</sup> For example, a farmer who works only during wet season will be considered as underemployed for working during the planting and harvesting



period and do nothing in between. But if a farmer works in dry and wet seasons he will then be involved in full time employment. This applies to drivers, teachers, bankers, cleaners and cooks among others who in most cases work well over 40 hours per week. Therefore, they will be considered as full time employed.<sup>4</sup>

According to Nigerian NBS, as of the last fourth quarter of 2016, the economically active population or working age population (persons within ages 15 and 64) reached to 108.59 million. The labour force population (i.e. those within the working age population willing, able and actively looking for work) reached to 81.15 million. This means there were almost 27.44 million persons within the working age population who decided not to work for one reason or the other in which according to the definition of NBS they cannot be considered as unemployed.<sup>5</sup> In other hand, 52.58 million persons out of 81.15 million labour force populations are in full time employment. Consequently, there were a total of 28.57 million persons in Nigerian labour force who were either unemployed or underemployed in fourth quarter of 2016.<sup>6</sup> Thence, there are 56.01 million (over 50%) persons unemployed only within the working category in the country.

### **Poverty in Nigeria**

The word poverty comes from old French *poverté* from Latin *paupertas* from pauper (poor). Poverty is the scarcity or the lack of a certain (variant) amount of material possessions or money. It is multifaceted concept, which may include social, economic and political elements.<sup>7</sup> To online Business Dictionary, poverty refers to a condition where people's basic needs for food, clothing and shelter are not being met. It is generally of two types: (1) Absolute poverty is synonymous to destitution and occurs when people cannot obtain adequate resources (measured in terms of calories or nutrition) to support a minimum level of physical health. (2) Relative poverty occurs when people do not enjoy a certain minimum level of living standards as determined by a government and enjoyed by the bulk of the population) that vary from country to country, sometimes within the same country.<sup>8</sup> This refers to what is known as poverty line which is defined as the monetary cost to a given person, at a given place and time of a reference level of welfare. People who do not attain that level of welfare are deemed poor, and those who do are not.<sup>9</sup>

Despite the fact that Nigeria has one of the highest world's economic growth rates, yet poverty still remains one of its significant characteristics. United Nations' (UN) report on Nigeria's Common Country Analysis (CCA), described the country as one of the poorest and unequal country in the world, with over 80 million of her population living below poverty line.<sup>10</sup> The current World Bank International poverty line proposed the sum of US\$1.90 per day. Thus, estimate of 53.5% (82.6 million) of her population are living under poverty line.<sup>11</sup> No doubt, political instability and corruption, long term ethnic conflict and insecurity and income inequality were considered to be the major reasons towards the increase of poverty in Nigeria.<sup>12</sup>

As a comprehensive religion, Islam does not neglect any aspect of human affairs. Interestingly, Islam unlike secularism is a combination of mundane and spiritual aspects of man's life. The ultimate goal of secularism is to succeed only in

this world while neglecting the other world. But Islam goes beyond that. The goodness in Islam is of the two lives. It often provides solution to any problem. This study therefore, considered the importance of working for self-reliance and contentment in Islam in the following pages as part of the solutions to unemployment and poverty for the enhancement of the national economy.

### **Working for Self-Reliance in Islam**

The significance of self-reliance is well explained in Islam. Indolence and dependency upon others are highly discouraged in Islam. It is obligatory on a Muslim to provide for his basic needs and that of his family.<sup>13</sup> A Muslim is expected to work for his livelihood anywhere he finds himself. The Almighty Allah has subjected the bounties of the world for man to use and earn his livelihood. He says:

It is He Who has made the earth subservient to you; so walk in the paths thereof and eat of His provision. And to Him will be the resurrection.<sup>14</sup>

This means that one has to travel wherever he wishes throughout the regions of the earth to work for his livelihood using all legal means available to him. Thus, naturally whosoever searches to earn a living on earth Allah's provision is there for him. In case one refuses to do so, one will be deprived.

Despite the spiritual importance of Friday prayer for Muslims, Islam has recommended for them to undertake their normal activities before and after the second call to prayer. The Almighty Allah says:

O you who believe! When the call is proclaimed for the *Salah* on *Al-Jumu`ah* (Friday), then hasten (*Fas`aw*) to the remembrance of Allah and leave off business. That is better for you if you did but know! Then when the *Salah* is complete, you may disperse through the land, and seek the bounty of Allah, and remember Allah much, that you may be successful.<sup>15</sup>

Commenting on the above, Ibn Kathīr said that, after Allah forbade Muslims from working after hearing the *Adhan* and ordered them to go for the Friday prayer, He further allowed them to go out to seek for His bounty after the prayer is finished.<sup>16</sup> A number of prophetic traditions strongly emphasized that Muslims should work hard for their livelihood and discouraged begging. Zubair bn al-Awwam reported that the Messenger of Allah said:

It is far better for you to take your rope, go to the mountain, (cut some firewood) carry it on your back, and sell it and thereby save your face than begging from people whether they give you or refuse.<sup>17</sup>

This *Hadīth* stressed the need on hard work using available means. Although, many people may look at it as inferior economic activity, yet it is better than begging. These kinds of jobs will certainly earn one's self-respect and dignity, whereas begging is not and it ruins one's dignity. In another tradition, Abu Hurairah reported that the Prophet said:

No food is better to man than that which he earns through his manual work. Dawud, the Prophet of Allah, ate only out of his manual work.<sup>18</sup>

The living of man on his lawful earning from hard labour makes him admirable to many people. That is why it is part of *Sunnah* (way of life) of the Prophets who earned their livelihood from manual labour. Also, another tradition shows that Prophet Zakariyya was a carpenter.<sup>19</sup> Prophet Musa paid his dowry through tending for eight or ten years as shepherd.<sup>20</sup> Thus, Islam laid great emphasis on earning a living to become self-reliant.

However, today many people are unemployed, poor and unable to earn their livelihood for one reason or the other. Al-Qardawi enumerates some of the reasons why many people have relaxed and are not working to earn their livelihood.<sup>21</sup> Some people often refused to work claiming to have reliance on Allah. People of this cadre do refer to the *Hadīth* of the Prophet where he says:

If you would trust in Allah as He truly should be trusted in, He would surely provide for you as He provides for the birds. They set out in the morning with empty stomachs and return in the evening with full stomachs.<sup>22</sup>

However, as elucidated by Al-Qardawi, the *Hadīth* itself is against their practice because it confirms that birds always search for their sustenance while depending upon Allah for He is the Provider, the Controller and the One Who causes everything to be. But the *Hadīth* is not in support of abandoning working to earn livelihood. The Companions of the Prophet were the best of all Muslim generations who understood prophetic traditions better than anyone. Many among them (such as Abu Bakr al-Siddiq, Abd al-Rahman bn Awf, Uthman bn Affan) were known as business men.<sup>23</sup> In fact, a number of people of Makkah were merchants and Madinan people were agriculturalists.

Secondly, some people disengage themselves from working claiming to be monastic. To these people, the ultimate purpose of Allah's creation of Jinn and mankind is to worship Him. Hence, to them any other work out of worshipping Allah is a deviation from the right course and it is not beneficial. But what is clear is that, this is not in line with the teachings of Islam. Good believers always focus on the goodness of this world and hereafter. Allah says:

And of them there are some who say: Our Lord! Give us in this world that which is good and in the Hereafter that which is good, and save us from the torment of the fire. Those for them there will be allotted a share for what they have earned. And Allah is Swift in reckoning.<sup>24</sup>

That is to say, it is not Islamic indeed to abandon the life of enjoyment in this world while seeking to earn Allah's reward in the next world. There is no excuse for a Muslim to live a dependent life upon others for no justifiable reasons. Ibrahim says:

How can there be monasticism in Islam when it impedes the power of thought, will and work provided by Allah for man's benefit.

Monasticism keeps latent the secrets and benefits of the universe at a time Allah has given them to man after authorizing him to control them. This belief runs counter to the teachings of Islam and it is therefore condemned.<sup>25</sup>

The significance of trade and self-reliance is mentioned in the Qur'ān along with *Jihād*. Allah says:

Others are traveling through the land, seeking of Allah's bounty, yet others fighting in Allah's cause.<sup>26</sup>

In Islam, one is spiritually rewarded when one uses his hand and intellect to earn livelihood. The Prophet was reported to have said:

No any Muslim will cultivate or implant a plant and to be eaten by a bird or a man or an animal except that he (the farmer) will be rewarded for that.<sup>27</sup>

Thirdly, some people do leave some types of jobs because to them they are inferior. Many among the unemployed youths in Nigeria today do not want to engage themselves in manual work such as farming, blacksmithing, butchering, tanning and leathering among others. They often prefer some other high profile jobs where they will be offered fat wages. But, very few of such works are available. This normally leads to the increase rate of unemployment and poverty in the country. Islam has also stressed the necessity and importance of earning livelihood regardless of its status which is far better than the life of dependency and indolence. As mentioned earlier the Prophet had recommended that it is better for a good Muslim to go into the bush and carry firewood and sell it for his livelihood than to live a dependent life.<sup>28</sup>

Fourthly, some people dislike engaging themselves in economic activities when it is not available in their area of domicile as they do not want to be far away from home. This group of people prefers to live in poverty and life of dependency than to go somewhere to earn their livelihood. This is not recommended in Islam. Instead, Islam encourages Muslims to go in and around them to earn their livelihood. Allah says:

It is He Who has made the earth subservient to you; so walk in the paths thereof and eat of His provision. And to Him will be the resurrection.<sup>29</sup>

Consequently, Islam encourages working for self-reliance and discourages life of dependency and indolence. The problem of unemployment and poverty in Nigeria can be reduced when people are self-employed. There are many works in the country that one can do which can lead to economic self-reliance in order to contribute to the enhancement of the national economy (such as farming, blacksmithing, electrical wearing, tailoring and weaving among others) but unfortunately such works are being neglected.<sup>30</sup> Therefore, this has led to the rise of the rate of unemployment in the country. According to NBS report, as of fourth quarter of 2016, there were about 19.3 million of youths in Nigeria who were either unemployed or underemployed.<sup>31</sup> Hence, the poverty rate also increases. Though, this study sees that one of the reasons behind

the increase rate of poverty and unemployment in the country is the absence of *al-qanā'ah* (contentment) among the citizens. The discussion below highlights the significance of contentment in Islam and its role on poverty in Nigeria.

### **Contentment in Islam**

Contentment is a feeling of happiness or satisfaction.<sup>32</sup> Hence, if one is happy and satisfied with what he has, he is said to be contented. This in Islam is called '*Qanā'ah*'. Contentment is the core maker of happiness, richness, self-sufficiency and tranquility. The definition of contentment by Imam al-Shafi'i and Ibn Taymiyyah attested to this as quoted by al-Shalabi in his paper that:

Imam al-Shafi'i claims that I know that contentment is the core of richness, and I adhered to it, so I never stood at anybody's door or begged anyone. Consequently, I became rich without a dirham, passing by people as if I were a king. Ibn Taymiyah, expresses contentment to be the greatest door that one enters to Allah, the source of tranquility for the worshipper and paradise on earth. Thus, whoever does not enter it will not enter the Paradise in the Hereafter.<sup>33</sup>

The Glorious Qur'an commended the attitudes of the less privilege among the companions of the Prophet for their modesty and recommended for charity. Allah says:

(Charity is) for *Fuqarā'* (the poor), who in Allah's cause are restricted (from travel), and cannot move about in the land (for trade or work). The one who knows them not, thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all. And whatever you spend in good, surely Allah knows it well.<sup>34</sup>

Commenting on the above verse however, Ibn Kathīr said that these are the migrants who migrated to Allah and His Messenger, resided in Al-Madinah and did not have resources that sufficiently provided them with their needs. They cannot travel in the land to seek means of livelihood. Similarly, those who do not know their situation think that they are well-off, because they are modest in their clothes and speech. They do not beg and, thus, do not require people to provide them with more than what they actually need.<sup>35</sup> However, the situation in Nigeria is different from that of the Prophet's companions. There is freedom of religion in the country; hence, migration to somewhere is not required for Muslims in Nigeria. There are many different types of resources everywhere in the country which can generate sources of income unlike that of the early period of Islam. However, many Nigerians today prefer to engage themselves in begging and refused to work for self-reliant and contentment.

Similarly, many traditions of the Prophet emphasized the significance of contentment. In one of the authentic traditions which was transmitted by Bukhari and Muslim he said: "Richness is not the abundance of wealth, rather it is self-sufficiency."<sup>36</sup> This means one is expected to be contented with what one has and live an economic independent life without keeping his eye on the wealth of others. This is

because the Prophet said that human being is never satisfied in terms of accumulation of wealth as it could be discerned from the following *Hadīth*:

If a son of Adam were to own a valley full of gold, he would desire to have two. Nothing can fill his mouth except the earth (of the grave). Allah turns with mercy to him who turns to him in repentance.<sup>37</sup>

In another tradition, he was reported to have said:

Successful is the one who has entered the fold of Islam and is provided with sustenance which is sufficient for his needs, and Allah makes him content with what He has bestowed upon him.<sup>38</sup>

Predestination is one of the pillars of faith in Islam. A good believer therefore should accept all what Allah predestined for him in terms of distribution of wealth. Because Allah has clearly stated in many places in the Glorious Qur'ān that He is the Provider of all that man needs at any time and any place irrespective of one's position religiously and otherwise.

And no moving creature is there on earth but its provision is due from Allah. And He knows its dwelling place and its deposit. All is in a Clear Book.<sup>39</sup>

It amount to stupidity or serious ignorance for one to think that he can have more or less than what has been predestined for him by Allah. In a *Hadīth*, the Prophet said that Allah's provision is one of the things that are predestined for every child before its birth.<sup>40</sup>

### **Conclusion and Recommendations**

From the forgoing, it is obvious that Islam has strongly emphasized the importance of working for self-reliance and contentment. Working to become self-reliant in the light of Islamic traditions as discussed in the study is one of the solutions to the problems of unemployment and poverty in Nigeria for the enhancement of its economy. The study explains some of the reasons why a substantial number of people today do neglect works that can earn them money which include claiming to rely on Allah completely without taking the Islamic teachings on that into consideration, monasticism, lack of certain jobs in one's area of domicile and or despising them. The study has also identified the above as part of the reasons why unemployment and poverty have become very common in the Nigerian society today.

The second segment of the study has explained the importance of contentment in Islam and its impact on poverty. Despite the fact that Islam has encouraged Muslims to work for livelihood and acquisition of wealth, yet they are to do so following the regulations of Islam. As such, the study recommends that:

- Nigerians should use the teachings of Islam to boost and develop the national economy from its dilemma;
- Indolence and laziness are condemnable in Islamic teachings;
- Monasticism and its likes are not excuse for earning a living; and

- Yet, contentment should be a guard from excessive love of materialism.

## Notes and References

---

- 1 P. K. Tawiah, *Basic Economics for West Africa*, Benin City: Idodo Umeh Publishers, 2nd Edition, 1989, 260. Print
- 2 The ILO definition covers aged 15 – 64 who during the reference period (which is usually the week preceding the time the survey is administered) were available for work, actively seeking work, but were unable to find work.
- 3 National Bureau of Statistics, Unemployment / Under – Employment Report, June 2017, (PDF File) p.2.
- 4 According to NBS: A person is considered as employed if he or she is engaged in the production of goods and services, thereby contributing to the Gross Domestic Product (GDP) in a legitimate manner, which is a component of national accounts and receives any form or amount of compensation for that activity. It is important to note that the international definition of unemployment, underemployment or employment is not a function of the quantity/suitability of wages earned no its function of job satisfaction. Rather employment, underemployment and unemployment are treated as a function of a person’s involvement or otherwise in economic activity even if that activity is performed solely to make ends meet and not for satisfaction or enjoyment. The suitability of wages or job fulfillment is covered under other indices such as the living standard, poverty rate or happiness index, but not in determining whether one is employed, unemployed or underemployed. National Bureau of Statistics, Unemployment / Under – Employment Report ... pp.2-3.
- 5 The categories of the persons considered not in the labour force include those within the economically active population i.e. 15-64, who are unable to work, not actively seeking for work or choose not work and/or are not available for work, which are the economically active. Examples of these people are voluntary full-time housewives, full time students, physically challenged and incapacitated persons whose incapacitation prevents them from working. National Bureau of Statistics, p.1.
- 6 National Bureau of Statistics, p.3.
- 7 <https://en.m.wikipedia.org/wiki/Poverty>, Web. 22 October, 2017.
- 8 [www.businessdictionary.com](http://www.businessdictionary.com), Definition of poverty, Web. 22 October, 2017.
- 9 M. Ravallion, *Setting Poverty Lines: Economic Foundations of Current Practices*, Development Research Group, World Bank, Washington DC (PDF file), n.d. 3.
- 10 [www.dailypost.ng](http://www.dailypost.ng), Nigeria one of the Poorest Countries in the World, UN Report, Web. 22 October, 2017.

- 
- 11 [www.worldbank.org/poverty](http://www.worldbank.org/poverty), Country Poverty Brief: Sub-Saharan Africa, Nigeria, October, 2017, Web. 11 November, 2017.
- 12 [https://en.m.wikipedia.org/wiki/Poverty\\_in\\_Nigeria](https://en.m.wikipedia.org/wiki/Poverty_in_Nigeria), Web. 22 October, 2017.
- 13 Y.Y. Ibrahim, "Mobilizing the Mosque for Economic Recovery: An Islamic Outlook". *Orita Ibadan Journal of Religious Studies*, Vol.1-2, 1993, 96.
- 14 Qur'an 67:15.
- 15 Qur'an 62:9-10.
- 16 I. U. Ibn Katheer, *Tafsir al-Qur'an al-Azim al-Ma'ruf bi Tafsir Ibn Katheer*, Vol.4, Riyad: Dar al-Salam, 2004.
- 17 Sahih al-Bukhari, *Kitab al-Zakah*, Hadith NO.1471.
- 18 Sahih al-Bukhari, *Kitab al-Buyu'*, Hadith NO.2072.
- 19 Sahih Muslim, *Kitab al-Fada'il*, Hadith NO.2379.
- 20 See Qur'an.28:21-30 for detail of the story.
- 21 Y. Al-Qardawi, *Mushkilatul Faqr wa Kaifa Alajahal Islam*, Maktabatul Wahibbah, Al-Qahirah, Six Edition, 1415/1995, 38-53.
- 22 Reported by Imam Al-Tirmidhi and he said the Hadith is *Hassan Sahih*, *Kitab al-Zuhd*, Hadith NO.2344.
- 23 Y. Al-Qardawi, *Mushkilatul Faqr wa Kaifa Alajahal Islam...* 40.
- 24 Qur'an 2:201.
- 25 Y.Y. Ibrahim, "Mobilizing the Mosque for Economic Recovery: An Islamic Outlook"... p.98.
- 26 Qur'an 73:20.
- 27 Sahih al-Bukhari, *Kitab al-Muzara'ah*, Hadith NO.2320.
- 28 See: Sahih al-Bukhari, *Kitab al-Zakah*, Hadith NO.1471.
- 29 Qur'an 67:15.
- 30 Here I want cite an illustrative example to what happened to me in the area of my domicile at Sokoto, Badon Barade. There was a time I need some electrical wearing in my house; however I was informed that only two persons (a father and his son) were known for the task in the area and they were busy with some other works. The population of the area can approximately hit one thousand in number in which many among whom I knew were either unemployed or underemployed.
- 31 National Bureau of Statistics, *Unemployment / Under – Employment Report ...* 5.
- 32 A. S. Hornby, *Oxford Advanced Learner's Dictionary of Current English*, 8th Edition, Oxford University Press, New York, 2015, 314.
- 33 N. Al-Shalabi, "Contentment in Islam: A Maker of Happiness, Richness, Self-sufficiency and Tranquility", Jordan: the Hashimite University, N.P. N.D., 2-3.
- 34 Qur'an.2:273.



- 
- 35 I. U. Ibn Katheer, *Tafsir al-Qur'an al-Azim al-Ma'ruf bi Tafsir Ibn Katheer*, ...
- 36 Sahih al-Bukhari, *Kitab al-Riqaq*, Hadith NO.6446; Sahih Muslim, *Kitab al-Zakah*, Hadith NO.1051.
- 37 Sahih al-Bukhari, *Kitab al-Riqaq*, Hadith NO.6439.
- 38 Sahih Muslim, *Kitab al-Zakah*, Hadith NO.1054.
- 39 Qur'an.11:6. See also: Qur'an.3:37; Qur'an.34:24 and quarn.51:57-58.
- 40 See Sahih al-Bukhari, *Kitab Bad'I al-Khala'iq*, Hadith NO.3208.

# Islamic Economic Venture Of *Al-Qirā'ād*: A Panacea To Socio-Economic Recession In Nigeria

**Adam Yusuf Adam,**  
ayadam2000@gmail.com 08069192064  
Department of Islamic Studies  
Usmanu Danfodiyo University, Sokoto

## Introduction

Recession generally is defined as an economic declined which is typically accompanied by a drop in the stock market, leading to increase of unemployment, slow gross domestic product (GDP) and high inflation.<sup>1</sup> The causes to recession are believed to be many. Some of them include high interest rate, inflation, rise in the price of goods and services over a period of time, and fall in wages.<sup>2</sup> These may lead to depression, where a country can be declared as bankrupt.<sup>3</sup> The effects of recession as posited by economists are pervasive in the social and economic lives of the people and particularly in Nigeria today.<sup>4</sup> Therefore, many citizens are suffering from high cost of living, lack of security in both their lives and properties, and above all lack of job and employment.

However, Islam as a religion and way of life has provided guidance to man in his social and economic life. It provided socio-economic principles to solve whatever problem that could trample the realization of the grand objective of *Sharī'ah* (*Maqāsid al-Sharī'ah*) that are directly related to man's basics necessities.<sup>5</sup> One particular principle that could deal with the problem of recession and its effects is the Islamic economic venture of *al-Qirā'd*. Therefore, this study, has in depth, examined the concept of *al-Qirā'd* in Islam. It critically analyzed its principles from the opinions of various religious pundits on the legality of *al-Qirā'd* in the economic life of Muslims. The study also highlighted the extent to which the Islamic venture of *al-Qirā'd* can be practiced in curtailing and preventing the effects of recession that is currently being felt by people in Nigeria. It finally stressed that Islam and its principles have been given to man as answers to his problems and therefore needed to be embraced by all as a religion and guidance in all endeavours and at all times.

## Conceptual Delineation

The Arabic word '*al-Qirā'd*' is from the root '*qard*' or '*qird*' which means 'gnaw, nibble or lend money.'<sup>6</sup> *Qirā'd*, therefore, means to lend someone money to carry on a business for a share in the gain (with interest or without).<sup>7</sup> Technically, *al-Qirā'd* is a term used by Maliki jurists to refer to an economic venture where one party will give money (in form of *Dinar* (gold) or *Dirham* (silver) to another for business with the condition that what would accrue from it as the bounties of Allah in form of a profit would be shared among them according to an agreed proportion.<sup>8</sup> Ibn Rushd defined

*Al-Qirād* as a business where a person will provide capital while the other may act as an agent with an agreement to share profit based on a determined ratio<sup>9</sup>.

*Al-Qirād* as defined above is synonymous with *Mudārabah* or *Muqāradah* as commonly used by the Hanafī and Hambali scholars respectively.<sup>10</sup>

### **Origin and Bases of *Al-Qirād* in Islam**

*Al-Qirād* was a pre-Islamic economic venture which existed among the Arabs long before the advent of Islam.<sup>11</sup> But, based on the advantages and economic benefits of *al-Qirād*, Islam has approved its practice for the Muslims. Though, apart from the reference by certain portions of the Qur'ān to *Al-Mudārabah*, which was earlier pointed to be identical with *al-Qirād*, the word *al-Qirād* is never mentioned in the Qur'ān. However, there are many traditions that attribute its permissibility to Prophet Muhammad and his companions, and most of these traditions have either show the Prophet or the companions practised *al-Qirād* or encouraged it. In a tradition reported by Suhayb, the Prophet was reported saying:

Three matters that have the blessings of Allah are:  
deferred sale, *Muqāradah*, mixing wheat and barley for  
domestic use and not for sale.<sup>12</sup>

It is clear from the above tradition that the Prophet showed the importance of engaging in *al-Qirād* and the position it occupies in the sight of Allah. This entails that the Prophet, based on the divine guidance, encouraged the Muslims to engage in *al-Qirād* so as to have Allah's blessing. This therefore, shows that *al-Qirād* is a legal economic venture in Islam.

It is on this note that certain companions of the Prophet were reported to have engaged in *al-Qirād* and allowed it to be practised during their lifetimes. The scenario of Caliph Umar bn al-Khattāb and that of his two sons, Abdullahi and Ubaidullah is common in the books of Jurisprudence concerning the practice of *al-Qirād* in Islam.<sup>13</sup> By these authorities, one can simply conclude that *al-Qirād* is generally allowed in Islam.

In *al-Qirād*, the capital owner is required to provide a hundred percent (100%) of the capital, and at the same time being the sole bearer of the loss, which defies several Islamic economic maxims, such as *al-Ghanam bi al-Gharam* (Profit goes with liability) among others, yet, the majority of the Muslim Jurists have unanimously endorsed *al-Qirād* as an Islamic venture in commerce.<sup>14</sup>

### **Legal Principles of *Al-Qirād* in Islam**

There existed several different principles of *Al-Qirād* among the major schools of Islamic law. Even though, the basic legalities of *al-Qirād* are uniform throughout the schools. Thus, the legal principles of *al-Qirād* are tied to its pillars, which are: partners (the capital owner and the agent), Money (capital), labour, and profit.<sup>15</sup>

### 1. Partners (*Al-‘Āqidayni*)

For effective and valid *Qirād* venture, Islam has conditioned that there should be partners, who could be identified as capital owner (or *Muqārid/ Rabb al-Māl*) and the agent (*Muqārad*).<sup>16</sup> The *Rabb al-Māl* provides funds and entrusts it to an agent, who would be the entrepreneur. It is however stressed that parties to *al-Qirād* must be among those are allowed by *Sharī‘ah* to trade.<sup>17</sup> That is, they must be matured, sane and each can represent and be represented. Muslim jurists have argued on whether they must be Muslims, and majority are of the opinion that to be Muslims is most preferable, as they can distinguish what is lawful (*halāl*) from what is not (that is *harām*).<sup>18</sup> It is also worthy of note that an agent can use the principal for food and clothes if he should travel for his business and the principal (that is the capital) is large enough to allow it, but if he stays at home this is not allowed.<sup>19</sup>

### 2. The Money /Capital (*Ra’sul Māl*)

Capital is the wealth entrusted to the *Muqārad* for productive use and at the same time to promote mutual goodwill between the parties. The Maliki jurists are of the view that capital should be in form of monetary assets or currency such as *Dīnār* (gold) or *dirham* (silver), or anything of value that can be used as medium of exchange.<sup>20</sup> However, goods such as barley are restricted from being invested in *Al-Qirād* because of the possible fluctuations in their value in the free market.<sup>21</sup> They also emphasized that the value, form and shape of the capital should be known to all parties and be physically provided to avoid conflict among them. And while that would help them to determine the amount of profit generated from it, the percentage to which each party is entitled should also be agreed upon at the initial point of the contract.<sup>22</sup>

Furthermore, the principal investment cannot be paid back, either by the investor ending the agreement, or the agent ending the agreement, if the principal is still invested in goods. The goods must be sold before the principal can be handed back, and after the profits are shared.<sup>23</sup>

On the other hand, the investor is allowed to buy goods from the agent if he does not attach any condition to this transaction. Similarly, the agent is allowed to take the investment and split up his investments in any way, as well as invest in anything he wanted, except in cases where the investor forbids the agent from buying certain kinds of goods.<sup>24</sup> Many of the third parties involved in *al-Qirād* were actually unaware of their involvement which allowed the agent to trade freely and without liability. However, an agent can invest the money of an investor, the agent then becomes an investor himself, but he is then liable for the losses of the second agent. If the principal decreases, the original investor is allowed to ask the original agent to cover the loss.<sup>25</sup>

### 3. Labour (*Al-Amal*)

This means the service done by the agent based on his skills of entrepreneurship. Labour for *al-Qirād* should not be attached to certain period such as a year or dependent to an event or occurrences.<sup>26</sup> This is because the benefits of *al-Qirād* are dependent on the volume of profit generated, which cannot be guaranteed by a

specific time or space. Though, where the agent engaged the service of another person, the wage for this person can be paid from the principal, except if the wage should result in loss for the investor, the agent himself is responsible for whatever is not covered by the principal.<sup>27</sup>

#### **4. Profit (*Al-Ribh*)**

This is an overhead increase in the value of asset actually realized in exchanged by the entrepreneur. It may be the result of a natural process of growth (without any effort or cost on the part of the capital owner). It is from this that each party would be given the actual share of the percentage agreed upon.<sup>28</sup> The ratio of the proportion must be known beforehand, therefore, the investor could not stipulate a specific sum of money from the profit. In this way, the *Qirād* remained a complete risk on the investment and infringe the main objective of *al-Qirād* partnership, and therefore becomes null and void.<sup>29</sup> An agent also cannot take his share in the absence of the financier.<sup>30</sup>

#### **Types of *Al-Qirād***

Generally, *al-Qirād* can be classified into two as 'restricted' (*Muqayyad*) and 'unrestricted (*Mutlaq*).<sup>31</sup>

a. Restricted *Qirād* is an agreement where the capital owner specified a particular enterprise for the agent to invest the capital into. In this case, if the agent acts accordingly and loses part or the whole of the capital, there is nothing on him. But, if he acts contrary and his actions led to the loss of part or the whole capital, then he should pay back the capital.<sup>32</sup>

b. Unrestricted *Qirād* is where the financier acts as a silent partner and the agent undertakes to invest the capital into a business he/she chooses. The agent here has full freedom to manage the investment apart from being able to:

- i. Use the capital in a venture with another partner,
- ii. Mix the investment in another *Qirād* without the consent of the investor.<sup>33</sup>

#### **Meaning and Socio-economic Effects of Recession in Nigeria**

Economic recession is defined generally as a period of economic slowdown featuring low output, illiquidity and unemployment.<sup>34</sup> Recession is also defined as significant decline in economic activity spread across the economy lasting more than a few months leading to high decrease in production, employment and real income. According to Central Bank of Nigeria, recession refers to a general slowdown in economic activity for two consecutive quarters, during which there is usually decline in certain microeconomic indicators such as employment, investment, spending, capacity utilization, household income and inflation.<sup>35</sup>

The history of recession is as old as the history of man, as it relates directly to his needs and wants. Based on this, it is important to note that financial crisis is not a new phenomenon in the social and economic development of man.<sup>36</sup> There was a very serious crisis in 1930's and presently in various parts of the globe, and despite the greater similarities in the factors leading to economic recession in the world today,

there are factors noted to have been the key in leading to recession in Nigerian, namely internal and external factors.<sup>37</sup> Internal factors are believed to have been caused by conflict of ideas, misapplication of economic theory and regulatory negligence or policy inconsistency, which eventually leads to sharp changes in the price of inputs used in producing goods and services. The latter is naturally caused by a disaster such as climate change, revolution and wars, so also agriculture could face crop failure resulting in general economic slowdown.<sup>38</sup>

At present, Nigeria is faced with recession and as an economic malady, it has socio-economic implications on the life of the people.<sup>39</sup> Socially, there is high demand in goods and services, leading to virtually difficulties in all major sectors of their social life, ranging from manufacturing, construction, trade, transportation, rent, high cost of living and increase in government finances. People are finding it hard to cope with the realities of life and crime is at the increase rate that no one is safe for his life and properties.<sup>40</sup>

Economically, the instantaneous effects of recession can be seen in the number of Nigerians who are jobless, and the increase of number of the working class, who are day-by-day forced to join the rank of unemployment. The dwindling nature of markets today, casts fear in the minds of those who are willing to trade, thereby led to the closure of many trade and industries. It also aggravates poverty, deprives in and out flow of investments and above all increases both government and consumer's spending.<sup>41</sup>

Based on the above facts, recession, no doubt, has serious negative effects on both the social as well as economic life of the people of Nigeria, and until something is done, the implication would continue to affect the socio-economic life of the people in various areas that include government revenue, employment, income vulnerability, inflation and health care among others. But, to the ardent belief of this researcher, the Islamic economic venture of *al-Qirād* and other Islamic financial systems can play a greater role in leading Nigerian economy out of recession and even give it a will to stand strong against other economic difficulties that it may face in future.

### ***Al-Qirād* and the Effects of Recession in Nigeria: A Panacea**

The severe effects of recession on the socio-economic life of people in Nigeria have contradicted the general goal of the *Sharī'ah* (*Maqāsid al-Sharī'ah*) and the essence of existence on this part of the globe. This therefore makes one to posit that the Islamic economic venture of *al-Qirād* can serve as a solution to those effects based on the following reasons:

#### **1. Divine Permissibility**

The economic venture of *al-Qirād* is among the general economic activities that own permissibility from the general declaration of Allah where in the Glorious Qur'ān He says: "Allah has permitted trading and forbidden *Riba* (usury)."<sup>42</sup> In another verse He says:

O you who believe! Eat not up your property among yourselves unjustly except it is a trade among you, by mutual consent.<sup>43</sup>

This therefore shows that Allah commands it and it is He who will guide those who engage in it, by its principles to the benefits of this world and the next. Apparently, the Prophet is more specific on its permissibility where he was reported saying:

Three matters that have the blessings of Allah are: deferred sale, *Muqāradah*, mixing wheat and barley for domestic used and not for sale.<sup>44</sup>

From this prophetic and divine encouragement, one can conclude that based on the meanings of these authorities, the Islamic principle of *al-Qirād* is a solution to economic recession and it is a solid economic venture for any feasible growth and development.

## 2. It is an Interest Free Economic Venture

As believed by many economic pundits, high interest rate often leads to recession. This is because interest limits liquidity of the cash that could be invested to create more goods and services, and chases away both foreign and local investors. This is why Islam warns Muslims against taking interest in the verse where Allah says:

Those who devour usury will not stand except as stands one whom the *Satan* by his touch driven to madness. That is because they say: “Trade is like usury”, but Allah had permitted trade and forbidden usury.<sup>45</sup>

At the moment, the economic practices of the people of Nigeria are largely based on interest (*Riba*), and it is being wheeled by political chauvinism, policies of the World Bank, and International Monetary Fund (IMF) among others. That is why the economy of developing countries failed to provide the basic needs of the people expected through fair distribution of wealth, equal opportunity to develop, access to education and health, and protection of the lives and properties of the people.

But, in order to ensure socio-economic development of the people and to prevent economic exploitation, Islam has vehemently prohibited interest in whatever form and allowed complete economic liberty of all based on intellect and free will. Therefore, *al-Qirād*, based on its nature and essences, is an interest free economic venture that allows various individuals to form a long term economic enterprise based on their ability, capacity and skill for their socio-economic development.<sup>46</sup>

## 3. Efficiency and Profitability

The Islamic venture of *al-Qirād* has been studied over the years and found as an alternative to our contemporary economic and financial system, based on its essential traits and characteristics.<sup>47</sup> It is the most efficient means of engaging a large number of people within a given society based on their expertise. It allows the affluent of the society to act as sleeping partners to an enterprise and gives room to the poor to benefit from their skills. By this the socio-economic effects of high cost of goods and services and unemployment created by recession would be mitigated.

Similarly, *al-Qirād* venture can fit the modern economic system as certain operatives in conventional financial institutions that are being carried out are based on *al-Qirād* system.<sup>48</sup> Therefore, it can be enhanced, where such financial institutions

can serve as capital providers to a business and certain individuals can be entrepreneurs or *vice versa* for profitable enterprise based on *Sharī'ah* provisions. Through this, jobs will be created and those individuals can engage others too. By that the number of goods and services created by these individuals will improve the economic growth of the society. And if this could be practiced in many societies within the country, it will certainly lead Nigerian out of recession and obliterate its negative effects among the people.

#### **4. It Gives Room for Partnership**

Though, *al-Qirād* may be classified as partnership, but it is in essence, distinguished from the general concept of partnership known as *al-Sharikah*. Yet, it can be used as a means of curtailing and preventing recession and its effects in Nigeria. Many people can come together, since it is allowed, and particularly those who can provide capital, to engage a number of people in various enterprise in the form of *al-Qirād*, with the view of providing them with a job. This will indelibly increase the number of goods and services within a giving society, and therefore help in cushioning the effects of recession in many ways. Firstly, it can create jobs, secondly, it gives room for in and out flow of money within the society, and thirdly, it can reduce the rate of inflation due to the increase in goods and services provided by those people.

#### **Conclusion**

Nigeria, over the years, is presented as the giant of Africa and its leading market. But, just recently, based on certain economic indices, it is declared as having entered into recession, a situation where there is a significant decline in the economic activity across the country, visible in the high cost of living, unemployment, rise in the price of goods and services, and above all insecurity to socio-economic life of the people. But, looking at the main factors that led the country into recession, the study suggests that the Islamic economic venture of *al-Qirād*, based on its concept, principles and essence, can solve the socio-economic effects of recession bedeviling the economic growth of the country and its people and prevent its occurrence in the future.

The study also highlights reasons associated with the practice of *al-Qirād*, which include its divine permissibility, the interest free nature of the venture, its efficiency and profitability in the system of modern markets and it is opened to partnership, as the more appropriate measure to be taken by individuals and to be encouraged by the government, if truly the effects of recession are to be taken head on.

Finally, the study stresses that since Islam is a religion that is concerned with not only the religious life of the people, but to socio-economic and other aspects as well. As such it deserves to be embraced by all human beings and its principles need to be studied and practiced accordingly for human development in all avocations of life for their salvation in this world or in the Hereafter.



## Notes and References

---

- 1 A. S. Hornby, *Oxford Advanced Learner's Dictionary*, Oxford: Oxford University Press, 2001, 975.
- 2 J. Mazruk & E. Mielcova, "The Evaluation of Economic Recession Magnitude: Introduction and Application", in *Prague Economic Paper*, Number 2, 2013, 184.
- 3 E. M. Gbenenye, "Global Economic Meltdown: Implications to Nigeria" in *International Journal of Economics, Business and Finance*, vol. 2, No. 4, 2014, 1-9.
- 4 E. M. Agri *et-al*, "Impact of Economic Recession on Macroeconomic Stability and Sustainable Development in Nigeria" in *Science Journal of Economic*, Volume 2, 2017, 2.
- 5 M. K. Muhammad, "The Conception of the Idea of *Maṣṭaha* in Islamic Legal Theory and its Evolution into the Central Theme of *Maqāsid al-Shari'ah*: An Historical Analysis", in *International Journal of Social Sciences*, vol. 5 (2), 2016, 32-40.
- 6 F. Steingass, *Arabic-English Dictionary*, New Delhi: Cosmos publications, 1978, 829.
- 7 S. Abu Jayb, *Al-Qamus al-Fiqh: Luqatan wa al-Istilahan*, Damascus: Dar al-Fikr, 1988, 300.
- 8 A. M. Abdul al-Bar, *Al-Kafi fi Fiqh Ahl al-Madina al-Maliki*, M. M. Uhid (ed), Riyadh: Maktabatul al-Riyadh al-Hadith, 1980, 772.
- 9 M. A. Ibn Rushd, *Al-Bidayah al-Mujtahid wa Nihayah al-Muqtasid*, Matba'ah Mustafa al-Babi al-Halabi wa Auladuhu, Cairo, 1975, 236.
- 10 A. S. Al-Baghdadi, *Irshad al-Salik*, Al-Sharikak al-Ifriqiyyah li-Taba'ah, Nd, 156.
- 11 A. A. Ibn Rushd, *Al-Muhalla*, Dar al-Fikr li al-Taba'ah wa al-Nashr wa al-Tauzi', vol. 7, Cairo:, 373.
- 12 M. Z. Abu Abdullahi, (nd), *Sunan Ibn Majah*, Dar al-Fikr, Beirut, Hadith No. 2289, vol. 2, 768.
- 13 A. Al-Juzayri, *Al-Fiqh ala Madhabih al-Arba'*, np., np, nd, vol. 3, 26
- 14 M. S. Ebrahim & M. Sheikh, "The *Mudarabah* Facility: Evolution, Stasis, and Contemporary Revival", in *Arab Law Quarterly*, 29 (3), 2015, 6-8.
- 15 A. Al-Tawati, *Al-Mubsit fi Fiqh al-Maliki bi al-Adillah*, Algeria: Dar a-Wa'yi, 2010, 629.
- 16 Y. A. Al-Qurtubi, *Al-Kafi fi Fiqh Ahl al-Hadith al-Maliki*, Riyadh: Maktabah al-Riyadh al-Hadith, 1980, 772.

- 
- 17 Al-Tawati, *Al-Mubsit fi Fiqh al-Maliki bi al-Adillah...*, 629.
- 18 W. Al-Juzayli, *Al-Fiqh al-Islami wa Adillatuhu*, Damascus: Dar al-Fikr, Nd, 574.
- 19 Ibn Rushd, *Al-Bidayah al-Mujtahid wa Nihayah al-Muqtasid...*, 238.
- 20 Al-Juzayli, *Al-Fiqh al-Islami wa Adillatuhu...*, 576.
- 21 Ibn Rushd, *Al-Bidayah al-Mujtahid wa Nihayah al-Muqtasid...*, 237.
- 22 Al-Juzayli, *Al-Fiqh al-Islami wa Adillatuhu...*, 576.
- 23 Al-Qurtubi, *Al-Kafi fi Fiqh Ahl al-Hadith al-Maliki...*, 773.
- 24 Al-Tawati, *Al-Mubsit fi Fiqh al-Maliki bi al-Adillah...*, 629.
- 25 Ibn Rushd, *Al-Bidayah al-Mujtahid wa Nihayah al-Muqtasid...*, 238.
- 26 Al-Tawati, *Al-Mubsit fi Fiqh al-Maliki bi al-Adillah...*, 639.
- 27 Al-Qurtubi, *Al-Kafi fi Fiqh Ahl al-Hadith al-Maliki...*, 777.
- 28 Al-Tawati, *Al-Mubsit fi Fiqh al-Maliki bi al-Adillah...*, 634.
- 29 Al-Tawati, ... 635.
- 30 Ibn Rushd, *Al-Bidayah al-Mujtahid wa Nihayah al-Muqtasid...*, 238.
- 31 Ibn Rushd..., 238.
- 32 Al- Tawati..., 638.
- 33 Al-Tawati..., 639.
- 34 T. M. Fapohunda, "The Global Economic Recessions: Impact and Strategies for Humana Resources Management in Nigeria", *International Journal of Economics and Management Sciences*, vol. 1, No. 6, 2012, 8.
- 35 M. Tule, *et-al* (eds.), *Understanding Monetary Policy: Economic Recession*, Garki: Central Bank of Nigeria, 2012,. 1.
- 36 S. Dullien, *et-al* (eds.), *The Financial Economic Crisis of 2008-2009 and Developing Countries*, Geneva: United Nations, 2010, 18.
- 37 A. Figura & W. Wascher, "The Causes and Consequences of Economic Restructuring: Evidence from the Early 21st Century", in *The Finance and Economic Discussion Series*, 41, 2008,
- 38 J. Mazruk & E. Mielcova, "The Evolution of Economic Recession Magnitude: Introduction and Application", in: *Prague Economic Paper*, 21, 2013: 184.
- 39 M. E. Dickson & G. E. Gzirim, "The Political Economy of Recession in Nigeria's Fourth Republic", in *African Journal of Political Science and International Relation*, vol. 11(7), 193-200.
- 40 S. Abdul-Muftah, "Economic Diversification in Recession: A Case of Nigerian Agricultural as a Sign Post for National Developmental Sustainable

- 
- Growth”, in *International Journal of Advanced Studies in Economics and Public Sector Management*, vol. 5, No. 1, 52-73.
- 41 E. M. Agric (ed.), “Impact of Economic Recession on Macroeconomic Stability and Sustainable Development in Nigeria”, in: *Science Journal of Economics*, Vol. 1, 2017, 2.
- 42 Qur'an 2: 275.
- 43 Qur'an 4: 29.
- 44 M. Z. Abu Abdullahi, (nd), *Sunan Ibn Majah*, Dar al-Fikr, Beirut, Hadith No. 2289, vol. 2, 768.
- 45 Qur'an 2: 275.
- 46 M. Jiri, “On Some Issues Concerning Definition of an Economic Recession”, in *Munich Personal RePEc Archive*, paper No. 43381, 2012, 3
- 47 M. Krugerova, *et-al*, “Specific Traits of Islamic Law in Relation to Economic and Financial System”, in *Central European Review of Economic Issues*, volume 18, 25- 43.
- 48 M. A. El-Gamal, *Islamic Finance: Law, Economics and Practices*, Cambridge: Cambridge University Press, 2006, 135 -144.

# Moral Decadence among Muslim Youths: Reflections on Muslim Youths in Katsina State

**Musa Ahmad Karkarku,**

musa.karkarku@umyu.edu.ng +2347068817660

Department of Islamic Studies

Umaru Musa Yar'adua University, Katsina

**Ibrahim Abubakar Gafai**

Department of Islamic Studies

Federal College of Education, Katsina

&

**Tukur Ahmad**

Department of Islamic Studies,

Yusufu Bala Usman College of Legal and General Studies,

Daura, Katsina State

## **Introduction**

Morality as a concept is derived from Latin word '*moralis*' which means character, manner or behaviour. It entails a body of standards or principles derived from a code of conduct from a particular philosophy, religion or culture<sup>1</sup>. The word morality is sometimes synonymously used to mean ethics which refers to moral conduct of a particular people or individuals. In its normative sense, morality may mean whatever is right or wrong in accordance with the norms and values accepted by a particular community. It seeks to regulate the manners and behavior(s) of the people, as regards how they ought to behave and what they should avoid in their daily dispositions.<sup>2</sup> In Islam, the totality of a Muslim's life should be governed entirely by the provisions and dictates of the *Shari'ah* laws.

A Muslim is a person who wholeheartedly embraces and practises Islam. The Arabic word "Muslim" is etymologically a derivative of 'Islām' which entails acknowledgement that there is no deity worthy to be worshiped except Allah and Prophet Muhammad is the Messenger of Allah. The word Muslim is sometimes used derogatively and also pejoratively by some non-Muslim writers, such as Muzlim, Moslem, Mosalman, Muslimites, Mohammedans, Mahometans, Saracens<sup>3</sup> etc.

In contemporary times, Islam is the fastest growing religion in the world and by the turn of this century Islam is predicted to have the largest number of followers among world religions. It is equally important to note that Islam is having the highest number of youth as compared to followers of other religions. This stands as a signal that represents a brighter future for Islam and the Muslims in the world.

## **Briefs about Katsina State**

Katsina State was created out of the former Kaduna State on 27th September, 1987. Geographically, Katsina State lies between coordinate 12°15' N 7°30' E and 12°25'00" N 7°50'00" E. It covers a land area of approximately 24,192 km<sup>2</sup> (9,341 sq miles).<sup>4</sup> It has a population of 5,801,584 based on 2006 National Census figures.<sup>5</sup> The State is bordered to the North by the Republic of Niger, to the South by Kaduna State, to the West by Zamfara State and to the East by Kano and Jigawa States.<sup>6</sup> Katsina State has a very high population of youth who are predominantly Muslims.<sup>7</sup>

## **Who is a youth?**

Youth is a stage in human development which is sometimes referred to as period of adolescence according to psychologists. It is a period between childhood and adulthood<sup>8</sup>. Therefore, the term “youth” is used synonymously to mean adolescent or a young person as against a small child or an old person. Youth is the stage of constructing the self-concept. It needs to be noted that the self-concept of the youth is generally influenced by several variables<sup>9</sup> such as peer group, friends, classmates, life style, home background, social environment, religious training, cultural orientation and other factors in the environment.

The age range of a youth is perceived differently in different nations and societies. United Nations defines youth as persons between the ages of 15 and 24. In Africa, youth is seen as a person between the age of 15 and 35.<sup>10</sup> In Nigeria, the age of a youth starts from 18 years – which is the marriageable age, voting age, legal working age, legal criminal liability age, contesting and holding political leadership age, etc.<sup>11</sup>

## **Some Basic Moral and Psychological Characteristics of the Youth**

There are a number of moral and psychological features which are typical of the youth. Some of them include:

### **i- Immoral tendencies**

Some of the youth are lacking in good moral and ethical traits. Some of them exhibit immodesty and shamelessness in the society engaging in all sorts of moral licentiousness, alcoholism, tobacco smoking, drug abuse, criminal attitudes, lying, hypocrisy, selfishness etc.<sup>12</sup>

### **ii- Too many ambitions in life esteem**

Many youth are too ambitious to achieve many things in a hurry. They tend to be dreaming to have so many things for themselves in life. For instance, some want to have wealth, power, popularity, and distinction in the society. They look at those who excel in different spheres of life and tend to emulate them in one way or the other in order to become like them.<sup>13</sup>

### **iii- Psychological moratorium**

The youth or adolescent period is characterized by Feldman as the identity versus confusion period. This is a period during which adolescents take time off from the

upcoming responsibilities of adulthood and explore various roles and responsibilities (trying) to determine their priorities in life<sup>14</sup>. The psychological crisis in some of the youth often leads to so many problems that could give rise to depression, mental imbalance, imbecility or prodigality. Those affected by such crisis end up as hard criminals such as armed robbers, kidnappers, cultists, gangsters, drug traffickers, suicide bombers, alcoholic addicts, and many other criminal tendencies. This phenomena has contributed greatly to the deteriorating condition of the socio-moral, politico-economic and religio-intellectual progress of the youth in Nigeria.<sup>15</sup>

#### **iv- Risk taking and myopic egocentrism**

The issues of risk taking and confining their thinking to themselves are common among many youth, and this has a lot of negative effects on them. Some youth are easily carried away by attractive slogans or some sweet talks which are only illusive and without much critical thinking, they are thereby influenced. Some youth can take certain risks even at the cost of their life without minding the consequences due to their credulous undiscerning tendencies. If they are convinced that something is good or beneficial to their personal self, they can engage in it no matter what. This is how they joined criminal gangs and get initiated into Boko Haram and other dangerous groups. Some of these tendencies develop due to lack of proper moral upbringing from early childhood.<sup>16</sup>

#### **Reference to Youth in the Qur'ān**

There are a number of verses which made particular reference to the young ones and the youth. For instance in *Sūrat Kahf*, Allah says:

Mention when the youth retreated to the cave and said our lord grant us from Yourself mercy and prepare for us from our affair right guidance (Qur'ān 18:10).

In the same *Sūrah*, Allah says:

It is We who relate to you (O Muhammad) their story in truth, indeed they were youth who believed in their lord and We increased them in guidance. And We bound (i.e made firm) their hearts when they stood up and said: our lord is the lord of the heavens and the earth. Never will we invoke besides Him any deity we would have certainly spoken then an excessive transgression. These our people have taken besides Him deities. Why do they not bring for worship of them a clear authority? And who is more unjust than one who invents about Allah a lie. (The youth said to one another) and when you have withdrawn from them and that which they worship other than Allah retreat to the cave. Your lord will spread out for you of His mercy and will prepare for you from your affair facility (Qur'ān 18: 13-16).

These verses in *Sūrat Kahf* contain a narration about some youth who retreated to a cave in order to run away from the moral corruption that has pervaded their society. The lesson we should learn from this, is that when we find ourselves in a morally corrupt environment, we should not join them, but try to express our dissatisfaction

through peaceful means and then make every effort to effect necessary reforms using the best strategies. In *Sūrat al-Anbiyā'*, Allah says:

They said: who has done this to our gods? Indeed he is of the wrong doers. They said: we heard a young man mention them who is called Ibrahim (Qur'an 21: 59-60).

In this verse reference was made to Prophet Ibrahim as a youth trying to effect reforms in his society. He was a young man but despite his young age, he was determined to fight against idol worship among his community, not minding the consequences. This should serve as a lesson to the youth in the present time. In *Sūrat Luqman* Allah says:

My son establish prayer (*salāt*) enjoin what is right, forbid what is wrong and be patient over what befalls you, indeed all that is of the matters requiring resolve. And do not turn your cheek (in contempt) toward people and do not walk toward through the earth exultantly, indeed Allah does not like everyone self-deluded and boastful. And be moderate in your pace and lower your voice indeed the most disagreeable of sounds is the voice of donkeys (Qur'an 31: 17-19).

Some of the important lessons we should learn from these verses which may assist in ameliorating the moral decay in our society include:

- Parents should be mindful of ensuring proper moral upbringing of their children.
- Children should be given adequate counseling and guidance (*tarbiyyah*) right from early stage of their life.
- Children should be taught how to observe all religious rites such as ablution, prayer (*salāt*), fasting, etc.
- Parents should also try to inculcate in their children praise worthy manners such as truthfulness, sincerity, piety etc. They should also be taught to avoid all evils such as telling lies, cheating, pomposity, etc.<sup>17</sup>

### **Reference to the Youth in Hadīth**

There are a number of prophetic traditions that made reference to the youth as a demonstration to the significance the Prophet had shown to this particular age group. Let us have some few examples:

Abd Allah bn Mas'ud narrated that the Messenger of Allah said: O community of young men he who has the means let him get married as it safeguards (lustful) gaze and promotes modesty. And he who has no means then let him observe (voluntary) fasting as it will serve as a shield for him<sup>18</sup>.

In this Hadīth the Prophet urged the Muslim youth in particular and other Muslims generally to try to safeguard their chastity and modesty by getting married if they can afford it, otherwise let them engage in voluntary fasting as an alternative option. The rampant cases of sexual harassment, rape, adultery

and fornication may be drastically reduced in the society if the Muslims comply with the teachings of this Hadīth. In another Hadīth the Prophet said:

(while addressing Abdullah bn Abbas): O young man safeguard the limits of Allah, He will be your guide, when you ask for something, ask Allah and when you seek assistance, seek the assistance of Allah (the most High)<sup>19</sup>.

The Prophet was addressing a young man (Abdullah bn Abbas) one of his companions, advising him to safeguard the limits set by Almighty Allah at all times, and if he does that, he will be guided by Allah.<sup>20</sup> Every Muslim (both young and old) should safeguard the limits of Allah by following strictly all the provisions of *sharīah* as contained in the Qur'ān and Sunnah. This may contribute greatly towards enhancing the moral record of our society.

Muslims should be mindful of the youth because they are in a critical period of life. They need moral and spiritual guidance so that they would not be misguided by the Devil. The youth can easily be tempted to commit all sorts of sins not minding the consequences. In realization of the significance of this critical stage of human life, the Prophet warned every Muslim to be prepared fully to account for how he spent his days at the youth stage. He said:

A servant will not move on the Day of Judgment until he is interrogated about four things: his life as regards how he exhausted it, his youth how he spent it, his wealth how he got it and how he spent it and his knowledge how he utilized it<sup>21</sup>

### **The Love of Prophet Muhammad for the Youth**

The Prophet was very keen and enthusiastic in showing great concern for the young ones and the youth. He showed much affection and commitment to draw the youth closer to him. There were many companions of the Prophet who were very close to him. As future leaders, the youth were trained in every aspect of life. Saqeeb posits:

The Prophet was exceptionally kind to the young. He treated children and youth with affection. His young attendant Anas Ibn Malik was always treated with kindness and affection. He disciplined the young and old with love and encouragement.<sup>22</sup>

It is on record that the youth (both males and females) among the companions of the Prophet have played key roles in promoting Islam in myriad ways especially during its nascent stage. Some of such youth include Fatima bint Rasūlullah, 'Ā'ishah bint Abubakar, Asmā' bint Abubakar<sup>23</sup>, Ali bn Abī Tālib, Abdullah bn Abbās, Mus'ab bn Umayr, Anas bn Mālik, Usāmah bn Zayd and a host of others. Some of them served Islam as army commanders, teachers, preachers, combatant soldiers, nursing attendants, diplomats and what have you. They sacrificed their time, wealth and whole of their life in the service of Islam. For instance, Mus'ab bn 'Umayr (a young man below the age of 20 from a wealthy Makkān family) was posted to Madinah as the first ambassador of Islam, a teacher and a preacher despite all the challenges.<sup>24</sup> However, he did it successfully in fulfillment of the Prophet's instructions. 'Ali bn



Abī Ṭālib also participated actively in most of the battles and, on certain occasions, he was appointed by the Prophet as the commander of the Muslim army<sup>25</sup>.

Just before the death of the Prophet, he appointed ʿ Usāmah bn Zayd (who was only about 20 years old) to lead the Muslim army in an expedition against Syria. A young person like ʿ Usāmah at his age was appointed as commander of the Muslim forces in the presence of many senior companions and no one could contest this decision. However, the Prophet died before the departure of ʿ Usāmah's army. When Abubakar assumed office as the first caliph, the first thing he did was to dispatch ʿ Usāmah's army and they came back with victory.<sup>26</sup>

The Muslim youth from the early period of Islam up to the present have contributed immensely in all aspects of societal development. The youth being the leaders of tomorrow constitute a very vital segment of the society who deserves all the necessary moral and spiritual training in order to be useful citizens. However, down the age, the moral tone among the Muslim youth has continued to dwindle generations after generations. Consequently the kind of Muslim youth we have today suffer from serious moral and spiritual degeneration.

At present moral decadence is glaringly a common feature of many Muslim youth and unless something is done to revert the ugly trend, the future of our society will certainly remain so bleak.

### **Reflections on Morality among Muslim Youth in Katsina State in the Contemporary Period**

In the present times it could be observed that most of the Muslim youth in Katsina State are improving their Islamic moral standards. This may be attributed to efforts of Muslim scholars and preachers who are relentless in their teachings and *Da'wah* activities. There is the presence of a number of Muslim organizations including that of women who engage in sensitizing the Muslim youth concerning their Islamic moral obligations. There are also a lot modern *Islamiyyah* schools where young boys and girls are trained to acquire the Islamic norms and values.<sup>27</sup> This has contributed immensely in inculcating the moral teachings of Islam to youth, which is impacting on their attitudes and behaviours as they grow as adults. We also have a teeming number of students who are studying Islamic Studies in the tertiary institutions we have in Katsina at NCE, B.A, M.A. and also Ph.D levels. The institutions include Federal College of Education, Katsina, Isa Kaita College of Education, Dutsinma, Yusuf Bala Usman College of Legal and General Studies, Daura, Al-Qalam University, Katsina and Umaru Musa Yar'adua University, Katsina. There are also specialized Government Arabic & Islamic Secondary Schools located in Katsina, Dutsinma and Fago which train students in Arabic and Islamic studies. In addition there are up to seventeen (17) private Community Arabic and Islamic Studies secondary schools located in different parts of Katsina State.<sup>28</sup>

## **Current Moral Challenges Facing Muslim Youth in Nigeria and Katsina State in Particular**

Despite all efforts to curb immoralities through various means, there still remain some challenges that need to be addressed particularly as regards the Muslim youth. Some of the youth engage in all sorts of un-ethical and immoral acts that are antithetical to the teachings of Islam. Some of these moral challenges in general are as follows:

### **i- Moral licentiousness and laxity**

Some of the Muslim youth engage in immoral activities such as alcoholism, smoking, drug abuse, adultery/fornication, sodomy, lesbianism, theft, armed robbery, kidnapping, cultism, bestiality, incest, nymphomania, rape, pedophilia, etc.<sup>29</sup>

### **Un-ethical manners**

There are so many un-ethical habits and manners which are prevalent among some of the Muslim youth in Katsina State. These include greediness, lack of patience, breaking promises, selfishness, envy, lying, gluttony, arrogance, lust and many other un-ethical tendencies.<sup>30</sup>

### **ii- Negative effects of social media and ICT**

With the advancement of technology in the contemporary times, there are a lot of things that have negative effects on the morality particularly of the youth. There are many youth who spend most of their time using the social media and the Internet at the expense of observing their *Ibādah* (worship). Some of them do not pray in good time because they have been occupied using the social media networks or browsing on the Internet.<sup>31</sup>

### **iii- Excessive materialism**

There are a lot of youth who are too materialistic to the effect they can do whatever they feel may fetch them material benefits, without minding the consequences, even if it contravenes the provisions of the *Shari'ah*. Some people want to live in luxury no matter the means even if it is from illegal sources. This mentality promotes wholesale corruption that is bedeviling this country. People want to be rich and to enjoy life even if it is at the expense of the interest of the whole society they are living. Nigeria as a nation has been endowed with abundant natural resources that are sufficient to cater for the basic needs of all its citizens. However, these resources are being monopolized by just few individuals at the detriment of the majority who constitute the poor and helpless masses. The leadership is so corrupt and the teeming youth are the supporters who also want to get every opportunity to be leaders in whatever organization. Unless this wrong thinking and wrong mind-set is re-oriented and completely changed Nigeria will continue to remain in multiple problems.<sup>32</sup>

### **iv- Joblessness and indolence**

There are many youth who are un-employed and they are not willing to take to menial jobs to sustain themselves. This has constituted a very big social problem

to the society. The graduates of secondary schools, colleges of education, polytechnics, universities and other institutions are multiplying in large numbers and cannot all be employed by the government. Some of the un-employed youth constitute a big challenge to the society by engaging in different kinds of nefarious activities such as sycophancy, begging, political thuggery, *kauraye* (organized criminal gang), rape, burglary, drug trafficking and what have you. Most of the inherited cherished traditional occupations among our people are dying gradually because some of the present youth are not willing to engage in them. This is a wrong trend that needs to be reversed in the interest of the future of the society.<sup>33</sup>

#### **v- Religious sentiments**

Some of the Muslim youth are carried away by religious sentiments in their dealings. Some of them are not tolerant to followers of other religions and also Muslims who do not belong to their sect. This is very wrong because Islam urges Muslims to be tolerant among themselves and with others. There should be no enmity, hatred, insinuation, prejudice or condemnation of “others” based on mere sentiments. Infact calls on the Muslims to respect and cooperate with people from all walks of life regardless of difference in religion, culture, race or tribe.<sup>34</sup>

#### **vi- Un-ethical practices**

Some Muslim youth engage in some practices which are un-ethical such as:

- a. Night parties, picnics, dances (males with females).
- b. Boyfriend – girlfriend illicit relationships.
- c. Empty promises and deception.
- d. Engaging in time wasting ventures such as watching blue films, excessive browsing on the Internet, love for football, etc.
- e. Imitating non-Muslims in manners of their worship, un-Islamic values and practices, etc<sup>35</sup>

### **Way Forward**

The following measures may go a long way in ameliorating some of the major moral challenges facing the Muslim youth in Katsina State:

1. Intensive moral and religious training should be given to children right from their early childhood. The parents, the teachers at various educational levels, the government and the larger society, should all play positive roles towards inculcating the right moral values to our young ones and the youth.
2. Muslim scholars need to put in more efforts in preaching against all immoral and un-ethical behaviours. This can be done through extensive Da‘wah activities in both rural and urban areas. They can also organize public preaching and writing books and pamphlets in order to enlighten and sensitize the Muslims about morality and moral obligations.
3. The government at all levels (Federal, State and Local) should enact regulatory laws that may curtail proliferation of immoralities in our society. Some of the

laws may include ban on prostitution, use of dangerous substances and drugs, alcohol, smoking, cultism, etc.

4. The young ones, and particularly the youth and even the elderly Muslims need to be properly guided and cautioned on the dangers of excessive love for materialistic tendencies and power mongering. Muslims learn to emulate the life style of the Prophet and his pious companions and followers.
5. The youth should be encouraged and supported to gain self-employment in order to attain self-reliance. The government should train more youth in its technical, vocational and entrepreneurship training centres, to enable them acquire the necessary skills of running their own small business as a means of sustenance. This will go a long way in reducing the rate of un-employment among the teeming youth.
6. The youth should learn to be tolerant, gregarious and accommodating in all their dealings. They should try to emulate these excellent qualities from the noble Prophet.
7. It is highly imperative for every Muslim including the youth to make effective optimum utilization of their time – every minute and second should be well utilized in our daily life. Time is very precious, you either use it or miss it and every minute that passes has gone forever. As the time is moving fast, human beings are moving towards their graves. They should not be wasting time doing worthless things that will be of no benefit to them in the Hereafter. They should dedicate the time available to seeking the pleasure of Allah by worshipping Him, before it is too late.
8. Muslims in Katsina State and Nigeria as a whole should keep strictly to the dictates and provisions of the *Sharī'ah* contained in the Qur'ān and Sunnah. Hence, their manners and personal dispositions should always be in consonance with the *Sharī'ah*. This will guide them to behave well in the society and make them successful in this world and the Hereafter.
9. There is a dire need for unity among the Muslims and the youth should play a big role in actualizing this. The non-Muslims particularly those mischievous among them are capitalizing on the disunity of the Muslims to further compound disharmony and disaffection among Muslims. The Muslims should remain united in their best interest particularly considering their predicaments all over the world in the contemporary period.

### **Conclusion**

From the foregoing discussions, it is clear that moral decadence among the Muslim youth constitutes serious challenge to the whole Muslim *Ummah* worldwide. Katsina State is largely populated by Muslims and the Muslim youth in it are also affected by these phenomena. Some key words in the topic of discussion have been conceptualized. Highlights were also made concerning some of the basic moral and psychological characteristics of the youth and who are the youth. Qur'ānic verses and prophetic *aḥādīth* that made particular reference to the youth were also cited. Then

the moral challenges facing the Muslim youth in Katsina State in particular (and perhaps applicable in other parts of Nigeria) were addressed. Finally some suggestions were recommended as possible solutions and a way forward to overcoming the moral challenges. It is hoped that this write-up will generate a lot of interest that may widen the horizon of discussions on the issues raised among distinguished scholars and the public generally.

### Notes and References

1. A.S.Hornby, *Oxford Advanced Learners Dictionary of Current English*, London:Oxford University Press,1974,557. Print
2. A. Flew, *A Dictionary of Philosophy*, London:Pan Books 1979,134. Print
3. H. Abd al-Ati, *Islam in Focus*, Riyād: International Islamic Publishing House,1419 A.H/1999,7. Print.
4. I.D. Nababa,&I.M Hamza,) *Katsina State Historical Guide*, Katsina: Katsina State History and Culture Bureau, Government Printer,n.d,1. Print
5. [www.http//population.gov.ng](http://population.gov.ng) Web. 10<sup>th</sup> October, 2017
6. Nababa, & Hamza, *Katsina State Historical Guide...1*
7. A.M. Gada, *A Short History of Early Islamic Scholarship in Hausaland*, Nadabo Print Production, Kaduna, Nigeria.2004,6- Print
8. R.S. Feldman, *Development Across the Life Span*, 4<sup>th</sup> edition,London: Pearson Education Limited, 1997,405.
9. Feldman, 427.
10. Feldman, 429.
11. Wikipedia, ‘Nigeria National Youth Policy 2009.
12. A, Muhawesh, *Youth and Morals*, Foundation of Islamic Call, Qum, Iran, 2007,21. [www.musavilari.org](http://www.musavilari.org)
13. M.K. Ahmad, *The Illusionary and Real Success*, Islamic Education Bureau, Katsina, Nigeria, 2004, 6-9. Print
14. Feldman, 425.
15. K.O.Paramola, *The Moral Teachings of Surat Luqman As Paradigms for Character Building in Journal of The Nigeria Association of Teachers of Arabic and Islamic Studies,( NATAIS) vol.6, No. 2,2002, 19.*
16. F.J.Goulding, *Western Civilization Through Muslim Eyes*, Ansarian Publication, Qum, Iran, 1977, 47-48.

17. M.S. Al-Minshawi, *Allimu Awwaladikum Akhlaq Al-Rasul (SAW)*, Dar al-Fadilah, al-Qahirah, 2005, 22-34. See also : A.A. Al- Tabrisi, *Makarim al- Akhlaq, al- Maktabat al- Shaabiyyah*, Beirut, Lebanon, 1978, 13-23.
18. A.A. Al-Mundhiri, *Al-Tarhib wa al-Tahrib min al-Hadith al-sharif*, first edition, Beirut: Dar al-Ma'arifah, 1429 A.H/2008,639.see also: S.A. Al-Hashimi, *Mukhtar al-Hadith al-Nabawiyyahwa al-Hikam al-Muhammadiyah*,Beirut: Dar al-Fikr, n.d,160.
19. A.Z.. An-Nawawi,) *Riyad al-Salihin*,Beirut: Dar al-Fikr, 1409 A.H/1989, 27.
20. Al-Mundhiri, 1122.
21. A.Z. An-Nawawi, *Riyad al- Salihin, Maktabat al-Sharq al-Islamiy*, Jeddah, Saudi Arabia, n.d, 34-35.
22. G.N. Sabeeq,“Psychology of love in Muslim Education,”in *Muslim Education Quarterly*, The Islamic Academy, U.K, Vol.16, No.3,1999, 45-46.
23. M.I. Salim, *Nisa’ Hawlar-Rasul S.A.W*, Maktabat al-Qur’an Li at-Tab’i wan nashri wat-tazi’, al-Qahirah, 2002,92.
24. S.R. Al-Mubarakphuri, *Al-Rahiq al-Makhtum*, 17<sup>th</sup> edition, Dar al-wafa’, al-Mansurah, 1426 A.H/2006,139-140. Print
25. The Prophet appointed Ali bn Abi Talib as the commander of the Muslim army at the battle of khaybar. See details in Mubarakphuri, 319
26. M. Al-Siba’i, *Al-Sirah al-Nabawiyyah Durus wa Ibar*,Beirut: al-Maktab al-Islami, 1405 A.H/1985,167-170. Print
27. B.A Umar, Integrating Qur’anic/ Islamiyyah School Curriculum with Modern Disciplines, in Al- Ijtihad Journal, International Institute of Islamic Thought , Kano, Nigeria, vol.4, no.1.,2003, 59.Print
28. M.K. Ahmad, Community Colleges of Arabic and Islamic Studies in Katsina State, Al-Hikmah Journal of Islamic Studies, Department of Islamic Studies, Umaru Musa Yarádua University, Katsina, vol.2, no. 1, 15.Print
29. I. Adeniyi, Zina in the Modern World and Its Implication in The Shariáh, al – Daawat al- Islamiyyah Book Centre, Oshodi, Lagos, 1427 A.H, 73-80.Print
30. O.A. Muhawesh, 2007, 117.
31. M.M. Sule & A. Shettima, An Investigation of Social Media Platforms Utilizatio Among Muslim Students, in Journal of University Scholars in Religions, Issue No.7,2017, 99. See also: I.O. Oloyede, Islamic Studies in the World of Information and Technology ( ICT) Opportunities and Challenges in Public Administration and Information and Communication Technology Through The Lenses of Arabic and Islamic Studies (ed.) Y.O. Imam, Shebotimo publications, Ijebu-Ode, Nigeria, 2009, 95-96. See also : M.A. Karkarku & M.B. Sani, Islam and Cybercrime in (ed.) Y.O. Imam , 2009, 111-114 Print
32. I. Sulaiman, What Went Wrong : Some Observations on Muslim Decline in Nigeria, Bureau For Islamic Education, 1979, 9.Print

33. I.D. Nababa, Katsina State Historical Guide 2: Crafts Development, Katsina State History and Culture Bureau, Katsina State, Nigeria, 1997, 32.
34. A.A. Sulaiman, Examining The Concept of Tolerance in Islamic Perspective, in Danmarna International Journal of Multi-Disciplinary Studies, Umaru Musa Yarádua University, Katsina, vol. 9 no. 1. 2017, 25.Print
35. M. Murad, *Minhaj al- Muslim, Dar al-Fajr, Al- Qahirah*, 2001, 13- 30. Print

# Islam, Morality and Education

**Abdullahi Shehu Sokoto**  
Department of Islamic Studies,  
Usmanu Danfodiyo University, Sokoto

## **Introduction**

This paper is an attempt to survey and discuss briefly the aspects of morality, moral education and other concepts relating to them which are based on the aspect of moral philosophy in Islamic education. While Islam is a broader term in concept and philosophy, Islamic education comprises of many branches of knowledge. Thus, knowledge of moral philosophy becomes an essential aspect of Islamic education. It is relevant to mention at this juncture what is usually said to the students of Nigerian universities while receiving their degrees at convocation ceremonies by the pro-chancellors. They say: “You are found worthy in both learning and character; by the authority of the senate, you are awarded degree of Bachelor of Arts in Islamic Studies.” The same statement is applicable in the award of master and doctorate degrees. Therefore, such certification is a reflection on the inference of the importance of moral philosophy.

Islam is a complete way of life, which embodies all what man needs for his life on earth. Its elements include all secular and religious/spiritual and political activities of man in this world.<sup>1</sup> This is as opposed to Karl Max, orientalist and liberal Muslims’ thought about Islam and its teachings. Islam sets very important standard of normal conducts, which are aimed at shaping individual personality and general conduct of a society. Ethics and moralities as set by Islam, promote moral excellence in the society. Such could only be acquired, or achieved through the Qur’ān,<sup>2</sup> the book of guidance for mankind. It is in this respect that some scholars observe:

Islam from its inception had laid the main stress on the moral obligations of the individual as separate entity as well as part and parcel of his social environment. In other words, the moral system of the Qur’ān was a synthetic unity and not an isolated and hermetically sealed phenomenon manifesting itself in particular person<sup>3</sup>

Life not governed by good conduct and moral excellence shall be full of unhappiness and distress. Such shall be a confused, ruined and total failure. The paramount standard of moral conduct is epitomized into the simple but extremely significant words, comprises all creation and points to the social and universal aspects of human conduct. No sort of conduct whatsoever is valid unless it correlates with social obligation in the widest sense of Allah’s word. According to the Qur’ān:



He who created and perfected: And He who proportions and guides.<sup>4</sup>

Allah created man and ordained him with responsibilities to every one among His servants. Islam categorically declares that man is endowed with moral instincts and is consciously aware of good but he is also equipped with free will. The Qur'ān says: "We have shown him (man) the two ways."<sup>5</sup>

The Qur'ān elaborates what constitutes virtue. Thus, Islamic view of moral conduct consists of man as related to his physical environment, man as related to his fellow beings and the individual self. The moral order envisaged by Islam is not monopoly of the Muslims, but has universal characteristics capable of being understood and implemented by other people and other creeds. Therefore, this paper endeavours to examine the moral concept in Islam with a view to educating humanity at large how Islam has handled the issue of morality which is paramount to human existence in order to promote peace and tranquillity in the society.

### **The Meaning and Concepts of Islam**

Islam is a complete doctrine and way of life, governing all aspects of man's existence; his eating habits, the way he dresses, how he acquires and disposes of his wealth, his attitude towards himself and his family as well as the society at large. It governs collectively man's social, economic and political life. Islam gives man a system of beliefs in a manner that is suitable for all men at all times and at all places. All man's actions, whether they are ritual, prayer, trading in the market place, sexual relations with his wife, form part of worship or part of his Islam i.e. submission to the will of Allah. Hence, every Muslim's action begins, with "in the name of Allah, the Beneficent, and the Merciful". The completeness of Islam and the definite world outlook which it gives to man is stated in the verse of the Qur'ān thus:

This day have I perfected for you your religion and completed My favour on you and chosen for you Islam as a religion.<sup>6</sup>

It follows from the above that Islam is not a religion in the sense in which the so-called civilized and advanced countries have now come to understand the term, i.e. in the sense of bundle of rituals or vague principles which play, only a small part in a person's individual life and is not supposed to trespass into such fields of politics, law and economic behaviours. The relegation of religion into a small compartment of man's life is part of the intellectual and technological development of the West. Man's inevitable progress and self-sufficiency in Allah in the West has become very much of a part-time *Ilāh* and is becoming even more so as man stresses to allegedly belief Allah as anthropomorphic being. The demand for moral education today, in so far as it is put forward as an alternative to religious education can be seen as a bid, perhaps desperate bid, of society which has rejected Divine principles, revelation and tradition as part of the belief in the self-sufficiency and the autonomy of man. The point that is being made here is that the division of life into religious and secular is foreign to Islam and would be fundamental in understanding the Islamic concept of morality. Thus, in Islam there is no rendering the things that are Caesar's and rendering unto God the things that are God's. The Qur'ān says:

Whatever is in the heavens and whatever is in the earth belongs to God and whether, you make known what is in your mind or hid it, God will bring you to account for it.<sup>7</sup>

Islam has rightly been called the religion of certainty and rubidium. It jettisons, therefore, with the idea of dualism and dichotomy between religious and secular matters. In Islam there is no distinction between the religious and secular<sup>8</sup> spheres of life, both go together. The Prophet says in this respect:

State and religion are twins that are inseparable; religion is the fibre (base) and the State is the protector. Anything without a fibre is bound to collapse so also that which has no protector shall become extinct.<sup>9</sup>

Islam gives man one set of standards and not two or more and this makes for consistency and clear-cut behaviour especially when it comes to defining moral obligation, making moral judgment and discharging moral responsibility. It does away with agonizing uncertainty and the shifting bass of thought and behaviour which is almost implicit in any system on which man strives to devise on his own. It provides genuine objective criteria. It may, therefore, be asked whether a Muslim (i.e. one who submits to the will of Allah) can determine what the will of Allah is and how he should follow it. Towards the end of his mission, Prophet Muhammad who was the last of the prophets and messengers sent by Allah to guide mankind, said to his followers:

O people, bear in mind what I am saying, for I might not see you again. I have left for you two things. If you hold fast to them, never will you go astray after me. They are: God's Book (the Qur'ān) and my Sunnah (example)<sup>10</sup>

The unity and sense of equilibrium which is so necessary to consistent moral behaviour and which is observable in Muslim society; and civilization through the ages have been due largely to the influence of the Qur'ān which has the unique power to appeal to man's emotions and to his intellect at the same time. To those who are sceptical of revelation and particularly Qur'anic revelation, the Qur'ān itself has many answers showing that scepticisms are not exclusively a modern phenomenon. Directly relevant to these purposes are the areas where the Qur'ān presents itself as being discernment or *Furqān*, a criterion between truth and error. Allah has said in the Qur'ān:

Truth has come and falsehood has vanished. Falsehood by its nature is bound to vanish.<sup>11</sup>

The Qur'ān further asserts thus:

And now we have sent thee (O Muhammad)" on a clear revelation of our commandment, so follow it and follow not the whims of those who know not... This is a clear indication for mankind and guidance and a mercy for a folk whose faith is sure. Or do those who commit ill deeds suppose that we shall make them as those who believe and do good

works, the same in life and death. Bad is their judgment: And God has created the heavens and the earth with truth, that everyone will not be wronged. Hast thou seen him who market his desire his god... Then who will lead him after God? <sup>12</sup>

The Qur'ān emphasises that Allah did "not create man in jest or play or without direction but has shown him the way and it is up to man whether he decides to be guided or not, to be grateful or ungrateful." Islam emphasises belief in One God, Allah. Guidance stems from belief. Detailed guidance is given to man. A good example of a Qur'ānic verse which gives a bird's eye view of Islam concerns us:

It is not righteousness that you turn your faces to the East and the West. But righteous is he who believes in God and the Last Day and the Angels and the scripture and the Prophets and gives his wealth, for the love of God, to kinsfolk and to orphans and the needy and the wayfarer and to those who ask, and to set slaves free; and observes proper worship and pays the purifying tax (*Zakāt*). And those who keep their treaty when they make one and the patient in tribulation and adversity and times of stress. Such are they who are sincere. Such are the God-fearing<sup>13</sup>

It is necessary to emphasize that all these statements, admonitions and injunctions are not abstract principles but are meant to be effected in people's lives and to guide them on the right path. It is pointed out that the character of Prophet Muhammad was the Qur'ān and Allah says in the Qur'ān:

There is no compulsion in religion and to man, the Prophet said. I was sent to complete the virtues of character<sup>14</sup>

The Qur'ān and the *Sunnah* provide the basis of Muslim's conduct and life. They equip man with immutable and fundamental value about right and wrong, good and bad, so on and so forth. In Islam, if something is good or bad, it is not relative or situational; it is so in all circumstances. Islamic morality is not something relative on an empirical nature. This is because the nature of man, in which Allah has created him, has not changed and it is not likely to change modes of production in society as communism would have us believe.<sup>15</sup> The Qur'ān declares:

So set thy purpose for religion as a man by nature be upright, the nature (framed) by God in which He has created man. There is no altering (the laws - and the nature) of God's creation <sup>16</sup>

It should be made clear at this juncture that in Islam, moral education cannot be separated from religious education. The entire system of Islamic education is based on the *Shari'ah* and the main sources of the *Shari'ah* are the Qur'ān and *Sunnah*. It is this system, which the earlier Muslims followed. They not only conquered the world but continuously, for five hundred years (i.e. 8<sup>th</sup>-13<sup>th</sup> century) dominated it without a stop with literary and scientific fields of knowledge and with enormous contributions in all branches of knowledge.

### **Morality in the Context of Islamic Educational Framework**

Morality in Islam is a very important duty. It is the rule of the wise and intelligent, and it is the only popular democratic system in the modern sense. It is a system that is capable of evolution with changing conditions. But under all conditions, it is against dictatorship as well as being against demagoguery and the rule of the mob. Islam has dealt with the issue of morality, in whatever name it is given and has treated it under different headings in the Qur'ān and *Sunnah* while the Muslim *Ummah* is expected to cherish it. So also the two sources have dealt with all types of immorality, which the Muslim *Ummah* must avoid, detest, abstain as well as eradicate them in the society. The most important traits, which the *Ummah* must practice are mentioned. This is in accordance with a verse of the Qur'ān which reads:

O ye who believe! If any from among you turn back from his Faith, Soon will God produce a people whom He will love as they will love Him, - Lowly with the Believers, Mighty against the Rejecters, Fighting in the way of God, And never afraid of the reproaches of such as find fault. That is the Grace of God, which He will bestow on whom He pleases. And God encompasses all, and He knows all things.<sup>17</sup>

The verse above teaches stronger prohibition and hatred by Allah in committing *Ar-Riddah* (Apostasy). In his comments on the verse, Abdullah b. Muhammad b. Fodiyo made reference to the statement of Abu Zarri who said that, the Prophet had exhorted him to do seven things, which are:

That he should always look at someone below him not the one better than him in the worldly matter, that he should love the poor and always be close to them, that he should tell the truth even if it is bitter, that, he should visit his relations even if they had boycotted him, that he should not fear for the sake of Allah the reproaches or accusations of such person who finds fault, that he should not request people anything and that he should constantly recite 'La hawla wa lā quwwata illa bi-Llah.'<sup>18</sup>

The above ethical and moral teachings taught by the Prophet no doubt govern the general code of conduct expected of every Muslim. The Qur'ān urges Muslims to always act upon the good morals and abstain from the bad ones. Thus, Muslims are asked to observe good morals, which govern the general code of conduct of every individual, shape his personality and promote his spiritual attainment. Hence, the Qur'ān urges Muslims to worship Allah and should not associate anything with Him. Such worship comes through the observance of prayers regularly in trying to win the pleasure of Allah. Moral conduct and good virtues such as, obedience to parents, respect to elders, kindness to the young, helping relations and poor people, helping people who are on lawful journeys, piety, doing good, patience, philanthropy, truthfulness, justice, mercy, restraint of anger, forgiveness, co-operation, work, striving, readiness, dignity, brotherhood, unity, moderation and modesty, humility, contentment, charity, reliance on Allah are some of the important traits a Muslim is required to possess.<sup>19</sup>

It has been deduced that, the continuity and constant commitment of sins leads to *Kufr* (disbelief or infidelity). This means that the more a person indulges in committing sins or unlawful acts, the more defiant he would become in his desire to commit the offence. Thus, he would not abstain from doing it. Consequently, by the constant committing of sins, one would tend to legalize what had been prohibited by the *Sharīah* and thus become a *Murtadd*. Whenever a Muslim commits an unlawful act, he is required by the *Sharīah* to as quickly as possible repent so that he gets the mercy of Allah. Thus, a verse of the Qur'ān reads:

...It is your actions that God and His Apostle will observe; in the end you will be brought back to Him Who knows what is hidden and what is open: Then will He show you the truth of all that you did.<sup>20</sup>

The verse above urges sincere repentance otherwise known as *Tawbatu an-Nasuha* which has certain conditions attached to it. *Tawbah* which means turning to Allah in repentance has been mentioned more than seventy times in the Qur'ān. In Islam, committed sins are of two kinds: (a) sins committed against the rights of Allah and (b) sins committed against the rights of human beings. In both, sincere repentance is required in Islam. As regards the first kind of sins three conditions are inevitable:

- i. A sinner should abstain himself from sin;
- ii. He should turn to Allah in repentance; and
- iii. He should make firm determination not to commit the sin in future.

For the second kind of sins, there are more conditions. That he should either apologise or compensate the damage and that he should exert himself in winning the appreciation of the party concerned. Therefore, the teaching of the verse shows that Islam encourages the believers to, all the time, be careful in their duties to Allah as well as to mankind. Should they commit a wrong act, they should try their best not to do it in future. This, no doubt, relates to all the bad morals.

It is also noted that there is promotion of immorality and its dissemination in modern technology and games. These are observable in the use of handsets and the Internet. It is a common knowledge that youth indulge in immoral usages of their handsets or phones such as exposing their beauty, engaging in nudity and showing of nakedness and watching of sex films as well as involvement in other immoral acts on the Facebook. There are also modern games and plays especially those whose importance is attached to by the government or sponsored by individuals and which are not within the context and scope of the *Sharīah*. Even some games that might have been allowed and considered lawful by the government are rendered unlawful by the *Sharīah* because of things involved in them like waste of public money, mixing of men and women as well as dressing in an unlawful manner by both male and female players or participants in the games.

### **The Extent of Moral Decadence in the Contemporary Society**

It is now evident these days that many people go contrary to the teachings of Islam. Rather than engaging in good things and avoiding the bad ones, people do what they feel like doing and as a result perpetrate evils on the land. The few who abide by the

teachings of the Qur'ān, are over shadowed by either their peer-group or social influence. The parents, the teachers, the *ulamā'* and those in positions of authority show apathy to their duties and responsibilities. It has now become extremely difficult to distinguish between good and bad traits. Thus, everybody does whatever his personal ego dictates to him.

During the period of the Sokoto *Jihād*, social corruptions in all its ramifications were fought by the leaders. Not only that they fought social corruptions, they also showed practical exemplary conducts and virtues. All these were committed to writing and literature were provided to that effect for people to learn. Also, intermediate literature were produced for students and laymen. In their efforts to teach Muslims how to lead a happy and successful life, the Sokoto *Jihād* leaders attached great importance to moral and ethical conducts. Greater portion of their literary contributions centred on ethical and moral trainings of the Muslim *Ummah* and the society in general. Works like, *Ihya' As-Sunnah*, *Bayanul*, *Bid'ah*, *Sabilu 'l-Naqat*, *Tamyizu-mū'min*. *Siraju al-Ikhwār*, *Sauqu 'l-Ummar hila '-Ittibai-Sunnah*, *Nasihatu ahlu-z-Zaman*, etc., all were left by Sheikh 'Uthman b. Muhammad Foduye, the 19<sup>th</sup> Century *Mujadid* of *Bilād Al-Sudan*. His brother and right-hand man, the Wazir, Sheikh Abdullahi b. Muhamad Foduye also made enonnous<sup>21</sup> contributions on this aspect. As a Sunni-Jurist and Sufi exegete, he was a champion of moral, ethical and virtuous conducts of the 'Ummah. He preached to the people - the wealthy, the 'Ulama' and the rulers. Not only that he preached, he also committed all his ideas in writings and some of his works are focused on ethical teachings and moralities in accordance with the teachings of Islam. Moreso, Amiru'l-Mū'minīn, Muhammad Bello b. Sheikh 'Uthman, the second *Uthmaniyyah khalifah*, was not left behind in this field. His exemplary conducts and works attested to this assertion and some of his contributions were on moral and ethical training of the 'Ummah.<sup>22</sup>

Relatively, the *Jihād* leaders produced a lot of works not only in book form but in prose and *wa'azi* songs. They wrote in Arabic and translations were later made in Fulfulde or Hausa. It would be difficult to single out a religious case (*Maslahah*) either on legal aspect or morality without having found *Jihād* literature covering such aspect. Such contributions were made so that laymen in matters of religion such as women, young children, deformed and disabled persons such as blind, etc., could memorise and apply them for the day to day affairs of their religious duties. *Wakar Ni'imah*', *'Tabban Hakikan*', *'Ma'amare*', *'Wallahi-Wallahi*', *'Bakin Mari*', *'Yagiyathul-Mustagithina*', etc., are few examples of such *wa'azi* songs which cover most aspects of our religious life on this earth. The *wa'azi* songs' import has an impact on the Muslim community only when a great man or a political or social figure died. Hence, the late Umaru Gwandu, a blind man, became very popular *Wakar Wa'azi* scholar at such situations. Whenever the country, state or society is in a state of meditation, reflecting on sober social problems, mourning, religious ceremonies, more especially in the mosques on Fridays, etc., Gwandu is relayed over the Radio or Television.

However, due to total defiance to the *Sharī'ah* principles, the contemporary Muslims face problems that range between religious, social, economic, political on one hand and their struggle for survival and preservation of Islam on the other.

Nevertheless, Allah in the Qur'ān reminds the Muslims of their duties: that His sovereignty should be protected and Islam should not be compromised. It is only then that a Muslim could be said to have obeyed Allah's command and entered into Islam fully. This clearly shows that it is not forgivable if Muslims divide their loyalty, introducing *Mashārah* (*Shirk*) in Allah's powers. As far as Muslims are concerned, life in its totality is governed by Islamic guidance. This, therefore, means that Muslims should never allow their political, economic, social, educational, national, judicial life and international relations as well as their constitutional affairs to be governed by some satanic, neo-Colonialist and imperialistic principles, systems or ideologies, and if they do so, then they are guilty of rebellion to Allah's authority. The basic teaching of the Qur'ān emphasizes the fact that Muslims should enter Islam completely and submit themselves to the practical exemplary conducts of the Prophet and more recently of the Sokoto *Jihād* leaders and copy them accordingly. Allah warned Muslims against turning away from His guidance, His remembrance and His Message.<sup>23</sup>

Furthermore, Allah warns mankind and the Muslims in particular, against believing in some part of the Book of Allah and disbelieving in the remaining parts,<sup>24</sup> for example, by being punctual in going to *Salāt*, observing fasting, giving *Zakāt*, going to Hajj but rejecting the political order given by Allah, rejecting the Islamic economic system, turning away from Allah's social order and refusing to operate Islamic constitution, Islamic legal system and Islamic educational system etc. Now, such practical experience in Nigeria has clearly shown the direct effect of compromising Allah's command with mundane life, the experience of which is apparent not only in Nigeria but the world at large. Therefore, to compromise religion with anything leads Muslims to one of the following crimes: *kufr* (unbelief), *Zulm* (oppression) or *Fasq* (wrong doing). Muslims, in the contemporary time need to infer from the practical exemplary conduct and way of life of the *Jihād* leaders who, though were weak politically and economically yet, became the victors due to their firm belief in the idea of man's position on earth in relation to his Creator and Lord, that man was created by Allah and he is His *Abd* (slave, servant), and that Allah sent him on earth so as to be His *khalīfah*<sup>25</sup> (representative, vice-gerent). And as the *khalīfah* on earth, he has been given a very clear and specific assignment to perform and that is, to worship none other than Allah.<sup>26</sup>

Rulers have their roles in the society. In the first place religion must be protected by them for they are the representatives of Allah on earth. The rulers ought to establish a *Khalīfah* (a vice-regency), a state based on Allah's *Sharī'ah*. In other words, life in its totality must be governed by the dictates of the *Sharī'ah* so that the *Khalīfah* and the citizens therein could fulfil Allah's objective of living a typical life of *Ibādah* to Him and Him alone. Therefore, Islam enjoins those in the positions of authority not to hide under state welfare to collect people's money unjustly or chop people's money through deceit by using their positions. A ruler has no legal license for the exploitation and embezzlement of public funds, nor has he a ticket or instrument for oppression and suppression and deceit. As far as Islam is concerned, the duties of each individual has been outlined by the *Sharī'ah* where the ruler could

use any means within his power to obey the commands of Allah. Thus, anything out of this scope, is his own making not that of the *Sharīah* for which Allah shall ask him to account on the day when all affairs are compulsorily left to Him. An issue of great relevance to our contemporary life is the problem of injustice, corruption, suppression, nepotism, etc., which are rampant in our society. The Qur'ān says:

Thus do we make the wrong doers turn against each other, because of what they earn.<sup>27</sup>

The verse above teaches that whenever people are corrupt Allah shall impose upon them a *Zulm* (corrupt, unjust, oppressive, etc.) leader like themselves. They shall never be free from such a ruler or leader until they repent and this could be only by abstaining from all kinds of *Zulm* (corruption in all its ramifications). The lesson which could be inferred here is that when a society is headed by a corrupt, unjust, disobedient, tyrannical, oppressive and repressive ruler or head of state, the people should blame none but themselves because they are themselves people who are corrupt and disobedient to the *Sharīah*. Otherwise, if the people were good, just, and upright and they behave according to the dictates of the *Sharīah*, Allah shall bless them with a ruler of their type. Allah is just and He does no injustice. In one of the Qur'anic verses Allah declares to mankind thus:

Certainly, Allah will not change the condition of a people, unless they change it themselves.<sup>28</sup>

By this, therefore, when calamity, general unrest, state of uncertainty, poverty, hunger, disease, and some other forms of calamity befall a people, or when injustice, corruption, deceit, oppression, suppression etc., are rampant in the society, or there is imposition of corrupt officers on the seat of power, etc., then the people should check themselves. No doubt, their inner self and physical activities are contrary to the dictate of the *Sharīah*. The only way to check themselves, in order to be free from all sort of societal calamities, imposition of corrupt officials and rulers, etc., is to go back to Allah through *Tawbatu-n-Nusuhah* (sincere repentance) and obedience to the Divine laws. The subjects who are corrupt and who champion or promote corruption by helping and supporting a corrupt ruler in silent or by being a party to corruption, shall no doubt be victims of their handiwork.

It becomes necessary therefore that an *Ālim* (Islamic scholar) should be just and upright and must have the fear of Allah as his weapon. He should not keep quiet when tribulations (*Al-Fitan*) are rampant in society. Sheikh 'Uthman stated very clearly that when tribulations overcome a society, and an *Ālim* chose to keep quiet, the curse (*La'nah*) of Allah shall be his compensation. The contemporary '*Ulamā*' must awake from their slumber and make their duties alive by translating them into practice. Theory, if made with all sense of sincerity, is as good as practice. Hence, the 21<sup>st</sup> Century '*Ulamā*' should display exemplary leadership, and serve as a model to be copied and followed by the youth. They should not remain '*Ulamā*' *bi-lisan* (Islamic scholars by mouth) when Islam and Muslims are facing threats of extinction. It is their duty to speak the truth. They should remember the consequence of love for mundane life and the fear of death.<sup>29</sup>



Sheikh Abdullahi reminded the Muslim scholars that it is compulsory on their part to remind the people in authority about their responsibilities in correcting the abnormality in society (i.e. any corruption they notice in the society). Abdullah was always very critical of the ‘*Ulamā*’ and whenever he tackled any issue relevant to them, he left no stone unturned. For example, his two books, *Diyā’ ahlu Ar-Rishād* and *Kitāb an-Nasa’i fi ‘amma’l-Masalih*, contain the concept and role of the ‘*Ulamā*’ who should possess all the qualities of an ‘*Ālim* and *taqwa* (piety),<sup>30</sup> and who must always tell the truth. They must be among *ahluz-zikr* who are known for their piety and good deeds such as: *Amru bil ma’ruf wan-nahyu ‘anil munkar*, ‘piety, doing justice between people, helping the truth against falsehood, helping the oppressed against the oppressor, and doing all that is good to the betterment of the people.’<sup>31</sup> It is unfortunate that what the contemporary ‘*Ulamā*’ do is to struggle for materialism and political power forgetting their role to the society. In a sense, what Abdullah was telling us is that even at his time, the concept of accountability was not there and this extended to the contemporary Nigeria and the world at large. Hence, people in authority and those who should tell the truth and preserve it only struggle for the acquisition of wealth irrespective of its source.

It is pertinent to mention that Muslim bodies and associations should be alive to their religious, spiritual, social, political and constitutional duties and responsibilities. In Nigeria today, there are more than one hundred Muslim associations, groups or circles. These organizations should shun material and leadership struggles. They should reflect on how the *Sahabah*, *Tābi’ūn*, *Tābi’u-tābi’īn*, *Mutaqaddimūn*, *Muta’akhirūn* as well as the *Mu’asirūn* lived their lives. The contemporary Muslim scholars in Nigeria should also endeavour to draw lessons from these early Muslims. They should avoid any external influence which aims at disrupting the unity of Muslims in Nigeria

It is also necessary to note that the love for wealth and children has misled many individuals. Any sensible person should not allow the love of wealth and children to blind him. He should not allow the instincts and temptations of these two to mislead him to the extent that, he cheats, mismanages and betrays the trust given to him. Normally, it is the love of these two that makes people very corrupt. This is because wealth and children usually cover the conscience (heart) from seeing the truth which is one of the greatest calamities (*fitan*) in the society. Cheating in the award of contracts, mismanagement to public money, offer and request of bribery and corruption, open robbery, etc., are rampant in our society and the major factor of such wrong acts is nothing more than love for wealth and children.

### **Struggle for Relevance in the Society**

Struggle for public status is rampant in the contemporary Nigeria. People who are highly rich but un-recognized, retired civil servants, retired generals and other officers, people seeking political offices, struggle here and there to get some titles with which they keep themselves busy doing nothing. They run to their local governments, districts and emirates to beg for royal titles. These titles may connote royal, political, social and religious position of the persons they are ascribed to.

People who struggle for such titles spend a lot of money and the motive is either to make one distinct from other members of society or pave way for political aims. It is very rare to find in these days that the titles conferred on people indicate their real achievements and contributions to a society. The titles are very hypocritical and for selfish interests. This is therefore another form of corruption in the society. It is a corruption because they use money to get what they are not qualified for and rather than the givers denying them the titles, they also give them out because of money. This is a highest form of corruption.

## **Conclusion**

From the foregoing therefore, the issues raised and analysed from the Islamic points of view are in relation to the concept of morality as enshrined in the Islamic Moral Education System. The aims, objectives and moral goals of Islam are devised in such a manner that every Muslim would be made a productive and useful member of the society to which he belongs. Islamic morality aims at a balanced and distributive economic order that its goals and values will promote well-being of man within the moral norms of Islam. Islam also promotes universal brotherhood, justice, equitable distribution of income and freedom of the individual within the context of social welfare. These goals serve as checks and balances and a means of setting moral standard in a viable economy and moral checks on individuals accompanied by effective regulations by a morally oriented government. It is hoped that if the teachings of Islam are considered and effectively implemented, the problems of moral dependence and corruption will be addressed and the economy of the country will improve tremendously. Therefore, to help achieve a viable and productive economy, self-reliant and self-supporting citizens, egalitarian and happy society which is full of opportunities, sense of belonging, protection, love and respect, the following recommendations are proposed to help the Muslim *Ummah* in particular and Nigeria in general attain good moral standards on a collective basis:

1. Religion should be re-mobilized for the purpose of moral and ethical well-being of the society. The government of Nigeria should re-mobilize Islamic moral education system by giving considerable attention to the theories evolved by Muslims throughout the ages. This would be encouraged through the study of Islamic Studies and courses related to it with a view to re-shaping the pattern of the current education system of Nigeria. This is because Islamic education system has a special policy which is not communism, capitalism or socialism. This is a matter of fact which is not known by many.
2. The institution of *Zakāt* as a pillar of Islam should be encouraged by the government. Hence, a division should be created in the Federal Ministry of Finance and be charged with responsibility of collection and distribution of *Zakāt* in accordance with the teachings of Islam. Such departments should be established in each state of the federation. The *Zakāt* proceeds should be used to take care of destitute and disabled persons as well as those who could not secure job. The proceeds can also be spent on building schools, colleges and higher educational institutions for Islamic learning and studies, orphanages, social welfare centres, etc.

3. Begging in its totality should be banned by the Federal and State Governments.
4. Census should be conducted to determine the number of destitute, disabled, orphans and insane persons with a view to determining who among them have people whom Islam has compelled to cater for them and maintain them. Those who do not have such people should then be looked after by the government by keeping them in welfare houses.
5. Federal and State Governments should ban or discourage the movements of Qur'anic Mallams with students. And under no circumstance should such Mallams be allowed to move about with students who are between the ages 6-36 years. This would give the opportunity of attending both modern and Qur'anic schools. So also, they would have the opportunity to learn local trade or occupation of their society.
6. All native and indigenous trades, occupations and professions should be revitalized and be entrenched in the National Policy of Education. This would help to boast our vocational, technical and small-scale industrial facilities in Nigeria.
7. Government should check extravagance in wealth in all its ramifications. People should be mobilized to strive to spend their wealth in good ways such as building mosques and their maintenance, construction of good roads, giving scholarship to students, helping in paying the salary of teachers and all other philanthropic gestures.
8. Government should ban public titles and awards that have no relevance in our traditional chieftaincy as well as political and religious affairs. This is necessary to curb the wealthy people and retired public officers from struggling for titles which have no economic and moral relevance to our social life. Such titles encourage competition and useless spending, show of wealth, etc., at the expense of philanthropic gestures which promote social welfare.
9. Religion must be supported and protected. Every citizen must be allowed to live and be governed according to the dictates of his religion which he has resolved to follow in its totality. In other words, government should not allow itself to be governed by the unrealistic and impracticable concept of secularism whereby religion is not emphasized by the government.
10. Teaching profession should be re-examined and encouraged. The teachers of religion at all levels must be properly educated to become learned in their areas of specialization. Their moral conducts must be highly exemplary. Any teacher found violating the ethics and moral teachings of religion he/she teaches must be dismissed.
11. Islamic Studies should be made compulsory from primary to university level. Subjects that contain elements of immorality in our curricula should be modified in accordance with our religious, spiritual and moral values.

12. The economic life of our markets must be seriously checked by the government. The unnecessary daily inflation of essential commodities must be stopped. Company managers, dealers, distributors and all those who are responsible for distribution and selling of important commodities at higher prizes must be brought to book.
13. Prostitution, striking and selling of *khamr* (intoxicant drinks and drugs), gambling and all other social vices should be banned and edict or decree in consonance with the *Sharī'ah* be enacted to that effect by both state and federal governments. Cinema houses, hotter, and all types of games such as Dambe, Kokawa, etc. should be Islamized.
14. Governments should stop the use of money received as taxes from breweries, beer-hotels, gambling - dens, etc., to run governmental affairs especially those involving Muslims.

#### Notes and References

1. Most of the names given to Qur'ān by Allah, *show* how relevant it is to the general code of conduct of the *Ummah*. It has about thirty names spread all over it here and there. Refer to Qur'ān, 25:1, 15:9, 2:185; 26:192; 2:97; 2:145; 3:103; 4:4; 4:48; 10:1; 10:57; 14:52; 17:82; 21:50; 39:23; 41:41; 39:28; 42:52; 43:102; 45:22; 65:5; 69:48: etc.
2. Maryam Jameelah, *Islam and Modern Man: the Call of Islam to Man* Vol. II, , Lahore: Sant Nagar, 1976, 1-20.
3. Khalifa Nasir-u-d-Din Siddiqi, *The Qur'an and the World Today*, Lahore: Izharsons Publishers, 1971, 144.
4. Al-Qur'ān 87: 2-3.
5. Al-Qur'ān 90:10
6. Al-Qur'an, 5:4.
7. Al-Qur'an, 2:284.
8. Sheikh Uthman b. Muhammad Fodio, *Najmu'l-Ikhwaru Zaria*: Shifa Press-Zaria, n.d. 79.
9. Muhammad Ajaj *Kitab As-Sunnah Oabla't-Tadwin*, Beirut: Dar Al-Fikr, 1981, 1-7.
10. Muhammad, *Kitab As-Sunnah...* 7.
11. Al-Qur'ān, 17:81.23.
12. Al-Qur'ān, 45:18-23.
13. Al-Qur'ān, 2:177
14. Al-Qur'ān, 33:21.

15. Adekunle D. Ajijola, *The Islamic Concept of Social Justice*, Lahore: Islamic Publication Ltd., 70-83.
16. Al-Qur'ān, 30:30.
17. Al-Qur'ān, 5:57
18. Ahmad A. Galwash, *The Religion of Islam*, Cairo, n.p. 1940, 59-60.
19. Philip K. Hitti, *History of the Arabs*, Oxford: Oxford University Press, 1966, 392.
20. Al-Qur'ān, 9:94.
21. Sheikh °Abdullahi b. Muhammad b. Fodiyo, *Diya'al-Ta'wil fi Ma'anit-Tanzil* Vol.II, Cairo: Matbaatu'l-Istiqamali, 1961, 52-53.
22. Fodiyo, *Diya'al-Ta'wil...* 53.
23. Al-Qur'ān, 2:208.
24. Al-Qur'ān, 2:85.
25. Fodiyo, *Diya'al-Ta'wil...* vol.1, 136; also see to Qur'an, 7:157, 169,3:120.
26. Fodiyo, *Diya'al-Ta'wil...* vol.2, 39.
27. Al-Qur'ān, 6:129
28. Al-Qur'ān, 13:11
29. Refer to *Al-Qur'an*, 5:36; 29:8; 4:126; 2:153; 3:92; 9:120; 17:34; 4:37; 5:9; 30:21; 3:134; 5:3; 9:106; 9:41; 8:61; 63:8; 49:10; 3:103; 28:63; 17:30; 24:30; 9:52; 96:1-5; 23:1-11; 17:22-28; 24:2-31; etc.
30. Fodiyo, *Diya'al-Ta'wil...* vol. 1, 216-217.
31. Al-Our'an, 2:83; 215; 4:36; 6:151; 17:23-24; 29:8; 31:15; 46:15, 17.

# Islamic Solution to Moral Decadence in Nigeria

**Kamil Adeleke Adeyemi,**  
delekeadeyemi@gmail.com

And

**Faleemu Tajudeen Makanju,**  
tajudeen.faleemu@eksu.edu.ng  
Department of Religious Studies,  
Ekiti State University, Ado-Ekiti.

## **Introduction:**

There is no doubt that the level of moral decadence in Nigeria is increasing on daily basis. This is manifested in the fragrant disregard for moral values and the rule of law in the society. In the past, parents used to be the source of morality of their wards. Likewise, there were leaders in the community whom people honoured, respected and obeyed not because of their wealth, fame or office but for their impeccable character and untarnished track records. Nowadays, it seems that all these good attributes, with few exceptions, have been thrown into the dustbin of history giving way to a society where fraudsters, kidnappers and perpetrators of series of moral vices are celebrated.

The Federal Government of Nigeria has shown concern about the alarming rate at which moral decadence spreads through all the nooks and crannies of society; hence, the establishment of various ethical-orientation and anti-corruption agencies. These include War against Indiscipline (WAI 1984), War against Indiscipline and Corruption (WAI C 1994), Independence Corrupt Practices Commission (ICPC 2000), National Drug Law Enforcement Agency (NDLEA 1990), National Food and Drug Administration and Control (NAFDAC 1993) and Economic and Financial Crime Commission (EFCC 2003). Despite the existence of all these agencies, they have been unable to achieve the objectives for which they have been established.

Having realized this, it becomes imperative to examine the reasons for the daily spread of moral decadence in Nigeria, its effects on the society and finally recommend Islamic panacea to the problem.

## **Definition of Concepts**

For the purpose of clarity and emphasis of the meaning as well as the context in which they are used, it is necessary to discuss briefly the concepts used in this article. These include moral decadence, Islam and Qur'ān.

Moral, according to the dictionary, is something relating to the principle of right and wrong behaviour with the difference between good and evil<sup>1</sup> while decadence simply means behaviour showing that someone has low moral standards and is more

concerned with pleasure than serious matters.<sup>2</sup> Moral decadence is therefore defined as deviation from the value system of the society which differs from one society to another. In this sense, the violation of societal values, ethics and all forms of unacceptable behaviours are very high in practice.<sup>3</sup>

Literally, “Islam” is a verbal noun that originated from three Arabic alphabets S,L,M. The word “*Salima*” means: to be safe, secure, sound, intact, unimpaired, unharmed, to be faultless and flawless.<sup>4</sup> Allah says in the Glorious Qur’ān:

إِنَّ الدِّينَ عِنْدَ اللَّهِ الْإِسْلَامُ

Certainly, the religion before Allah is Islam (submission to His Will)... (Qur’ān 3:19).

This implies that the only untainted, unadulterated and flawless religion in the sight of Allah is Islam. In the religious context, Islam means submission to the will of Allah, entrusting oneself completely to Him and unreservedly accepting His guidance sent through His book, Al-Qur’ān and Messenger, Muhammad. When the Prophet was asked to explain the word “Islam”, he said,

“Islam is to testify that there is no deity worthy of worship but Allah and Muhammad is the Messenger of Allah, to perform *Ṣalāt*, to give *Zakāt*, to fast in *Ramaḍān*, and to make the Pilgrimage to the House if you are able to do so.”<sup>5</sup>

Adhering to the pillars of Islam is submission to Allah and only through submission to His will and obedience to His laws, that one can achieve true peace and enjoy lasting purity. In a broader form, Islam is seen not only as a religion or name for beliefs or certain form of worship but a way of life, “a complete code for the guidance of the individual’s entire life from the cradle to the grave and beyond.”<sup>6</sup>

Al-Qur’ān contains basic conceptions and general guidance valid for all human beings in their daily endeavours. Its importance and relevance in establishing the required way of life for mankind, perhaps, made Allah preserved and protected the Book from any alteration or interpolation. Allah says:

إِنَّا نَحْنُ نَزَّلْنَا الذِّكْرَ وَإِنَّا لَهُ لَحَافِظُونَ

We have, without doubt, sent down the Message; and we will assuredly guard it (from corruption). (Qur’ān15:9)

The relevance of Arabic Language and Islamic Studies to Islam in general and *Al-Qur’ān* in particular cannot be over-emphasized. It is through the study of these subjects that contents and meanings of the Glorious Qur’ān, through which solutions to moral decadence is being sought in this study, could be understood.

### **Causes of Moral Decadence and their Effects:**

When people talk about moral decadence, they refer to their bad conduct towards other people in the society. A critical observation of the Nigerian Society shows that the spread of moral decadence was caused by some societal problems which have not

been taken care of. The fact remains that these problems have become a clog in the wheel of the nation's growth and development. It is therefore necessary to identify and discuss these problems as well as their short and long term effects on individuals, families and society.

### **1. Poor Parentage:**

There is no gainsaying the fact that the foundation of moral development is being laid through parental care. Proper home training is expected to be given to children by their parents. In the previous years, it was the fathers who provided for the family needs in terms of feeding, clothing and shelter while mothers were in charge of child rearing and home management. In recent times, things have changed. Both the father and mother are absent from home by occupying themselves on how to make ends meet thereby denying their children the opportunity to receive proper training. They register their children in nursery schools from a year old as alternative to parental roles.

Similar to this is the consequence of broken homes which is rampant nowadays among couples, whereby victims in most cases, are subjected to psychological trauma and harsh realities of life at a very tender age.<sup>6</sup> Many a times, children from such homes turn themselves to masters who take control of their homes and dictate to their parents while at other times, they fall victims of circumstance by being mal-treated from the two angles.

### **2. Environmental Influence:**

The environments where children are nurtured greatly influence their moral development. Some children have good moral upbringing but are influenced by what happens in their environment. A society where criminals go unpunished is bound to produce more. Kidnapping business started in the Niger-Delta area. It was initially seen as a means used by the people of the area to demand for their rights from the expatriates engaged by the Federal Government in extracting crude oil in the area but when hoodlums realize what comes out of it in term of cash, it becomes a national menace. Cases of kidnapping are reported every day in Nigerian dailies. There is no part of this country where this obnoxious act does not take place and no fish is too small or big for their net; they kidnap students, kings, senators, judges, clergy-men and even top military officers. They collect huge amount of money before releasing them. Sometimes, unlucky victims die in their custody.

Other instances of negative environmental influence can be seen in the life on campus. The illicit dressings of some female students have taken over our higher institutions. Those who refuse to join them are looked down upon as uncivilized. This has also extended to our major towns and cities. Likewise, many boys and girls are lured into cultism, drugging and gang-raping by bad friends.

### **3. Modern Technological Device:**

The use of modern communication gadgets in particular and social media in general is another major factor aiding the spread of moral decadence in the society, although these devices are invented to ease peoples' access to information, knowledge and



information. In his article titled “Electronic media and moral decadence in our society”, Garba Zakari rightly explains:

Television, movies, radio, internet etc. are having adverse effect on mankind. It has influenced our culture, our behaviour and our brains. We are witnessing a major cultural revolution that is having an incredible impact in our society. The social media has been described as the most powerful force that has ever influenced the human mind and heart. It has a tremendous potential to influence culture.<sup>7</sup>

Handsets, which are invented to ease communication problems, have become instrument of fraud for evil doers. There are occasions when fraudsters disguise as bank officials to request for Bank Verification Number (BVN) of innocent Nigerians through text messages and once they have it, the owners account is hacked. Many people have been defrauded through owners’ account information of Electronic Banking System tapped on face book pages. Kidnappers are said to rely on face book pages to get information about their victims. The worst of it all is the internet fraud otherwise called “Yahoo-yahoo”. This act is pre-dominant among young boys and girls who fake their Facebook partners, mostly foreigners, with their identities and intention to transact business with them. At the end, they defraud them of property worth millions of naira.

There are some websites where nude pictures and sex acts can be viewed. People assess them and get emotionally charged. They later practice what they see. This has led to increase in cases of rape, teenage sex, unwanted pregnancies and abortions where many wombs get damaged and many lives get lost.

However, this does not deny handsets from having their own benefits as agents of social interactions, formation of ideas and source of information. It is only when these benefits are abused that they become source of moral decadence.

#### **4. Leaders’ immorality:**

The increase in moral decadence in Nigeria is largely aided by the attitudes of our leaders. Majority of our leaders lack probity. It has become the custom and tradition of Nigerian political leaders to attend occasions with bodyguards, especially during electioneering campaigns. These people, who are not law enforcement agents, are hired to provide security for them and at times, assist them in threatening or humiliating their opponents. They also prevent the masses from demanding for their own share of the national cake from these politicians. Some of these boys are on monthly salary while some are paid immediately after they render their services. This has contributed seriously to moral decadence in the society by ways of thuggery, drug abuse, sexual harassment, cultism as well as kidnapping and armed robbery.

Similar to this are some young ladies who are enticed or hypnotized with money or/and power by these politicians just to have their canal knowledge. A Nigerian Senator was recorded having illicit intercourse with two women. All he has as excuse was to say that he has his private life to live. He was reported to have had a similar case with a secondary school girl when he was a governor but covered it up

with his position.<sup>8</sup> This dastardly deed has turned many Nigerian ladies to professional prostitutes and ruined the life of many through abortion or contraceptive pills.

### **5. Corruption:**

The most pernicious of all the moral decadence is corruption. It is defined as the abuse of entrusted power for private gains. It cuts across all the public and private sectors of Nigerian society. It has become a general phenomenon. According to Oladimeji:

Corruption has become an endemic phenomenon in Nigeria to the extent that it has stigmatised the image of the country, tainted her credibility, and reduced the effectiveness of public institutions and Government development policies and programmes.<sup>9</sup>

There is hardly any officer who can willingly render any service including his/her official duty free of charge. Contractors must be ready to part with certain percent of the contract sum before they can secure a contract. The consequence of this is the substandard works done by the contractors which can only serve for a while. Many innocent lives have fallen victims of collapse buildings or badly constructed roads as a result of bribery and corruption.

In a similar content, politicians are accustomed to buying votes of the electorates with sachets of salt, pieces of Maggi cubes, fowls and cups of rice. These baits given to the poor masses are to blindfold their conscience. They later vote for visionless politicians to represent them at various arms of government. Whenever the politicians could not have their ways easily, they employ the service of either the military officers or Armed Mobile Policemen. Ekiti State 2014 governorship election is a case study. The result of this is not far-fetched; these politicians will not facilitate any programme which could make the electorates self-dependent. They are groomed in such a way they will be contented with the baits when they are given to make them subservient to their political will.

The orgy of corruption has been compounded by the country's law enforcement agencies. For instance, men of the Nigeria Police Force who claimed to be friends of the masses, in most cases, behave contrary. The Inspector General of Nigeria Police Force has ordered the cancellation of check-points on Nigerian roads many times but the order was ineffective owing to the fact that the money extorted from the road users are shared up to the top seat; if otherwise, let the IG punish any Policeman seen violating the rule. Many people have lost their lives when they refuse to give Police #20 or #50 only at Police Check Points

The issue of "Bail is Free" is another corrupt practice by the Police. The fear of what one may encounter in the Police Station has scared many complainants away from them. A situation whereby an accused person of no serious offence is granted bail for #70,000.00 is immoral.<sup>10</sup> All these do not imply that all Nigeria Policemen lack moral; there are disciplined citizens who do not condone nonsense among them.

A good example is the Lagos State Commissioner of Police who removed the State's anti-Kidnap Commander for receiving bribe.<sup>11</sup>

Corruption, the most dangerous of all the moral decadence in Nigeria has also found its way into the nation's judicial system which was previously referred to as the last hope of the masses. Many judges have been dismissed because of their corrupt practices. Justice Naron was sacked in 2007 when his attempt to manipulate justice was unfolded. The most recent ones are the dismissal of two Federal High Court Judges: Adeniyi Ademola and Segun Tokode for their acts of immorality<sup>12</sup> while another Appeal Court judge: Muhammad Tsamiya was arrested for demanding #200 million bribe.<sup>13</sup>

### Islamic Solutions to Moral Decadence

Having discussed the causes of moral decadence in Nigeria and their effects on individuals, communities and the nation at large, it is necessary to suggest possible solutions to the menace from Islamic point of view especially when all efforts made by the government do not work. The Glorious Qur'an, which is the ultimate message revealed by Allah through Prophet Muhammad to guide mankind, proffers solutions to all problems. This is established in many verses of the Book. Allah says:

وَنَزَّلْنَا عَلَيْكَ الْكِتَابَ تِبْيَانًا لِّكُلِّ شَيْءٍ وَهُدًى وَرَحْمَةً وَبُشْرَىٰ لِلْمُسْلِمِينَ

... and we have sent down to you the Book (the Qur'an) as an exposition of everything, a guidance, a mercy, and glad tidings for those who have submitted themselves (to Allah as Muslims). (Qur'an 16:89)

In another verse, Allah says:

مَا فَرَّطْنَا فِي الْكِتَابِ مِنْ شَيْءٍ ثُمَّ إِلَىٰ رَبِّهِمْ يُحْشَرُونَ

We have neglected nothing in the Book, Then unto their Lord they (all) shall be gathered. (Qur'an 6:38)

In the light of this, the following solutions are being suggested through the Qur'an to the problems which governments could not solve through its agencies.

#### i. Parental Guide:

The composition of the society begins from home comprising father, mother and children. Families, on the other hand, make up the society. The family is a divinely ordained institution which should not be toiled with. It is a basic unit of the society which provides the most congenial climate for the development and fulfillment of human personality. The best moral upbringing was demonstrated in the conversation between Luqman and his son when Allah says:

يَبْنَئِ أَقِمِ الصَّلَاةَ وَأْمُرْ بِالْمَعْرُوفِ وَأَنْهَ عَنِ الْمُنْكَرِ وَأَصْبِرْ عَلَىٰ مَا أَصَابَكَ  
إِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

O My son! *Aqim-is-Salāt* (perform *As-Salāt*), Enjoin (people) for Al-Ma'rūf (Islamic Monotheism and all that is good), and forbid (people) from Al-Munkar (i.e. disbelief in the Oneness of Allāh, polytheism of all kinds and all that is evil and bad), and bear with patience whatever befall you. Verily! These are some of the important commandments ordered by Allāh with no exemption. (Qur'ān 31:17).<sup>14</sup>

Parents should therefore create time to take good care of their children since no school can imbue morality into children that lacked it from home. They should not allow their materialistic pursuit affect their divine responsibility of child upbringing. A child that is trained to be conscious of Allah always and imbued with patience and perseverance during difficult times will not become slave to heartless politicians who endanger their lives. They will as well refrain from all other immoral acts. Khurshid Ahmad says:

The function of child-bearing remains incomplete without its more crucial part of child-rearing and upbringing; their education, orientation, character-building and gradual initiation into religion and culture. It is because of this aspect that family care becomes a full-time job.<sup>15</sup>

The nation will definitely be better transformed if parents take over their abandoned duty of child proper rearing and caring. It is then that the nation's effort to curb moral decadence can be meaningful and effective. Charity, they say, begins from home. Parents should also monitor the class of people their children moved with so that their efforts in raising a well-mannered child will not be frustrated through bad friendship; children derived many of their roles and ideas from people they closely interact with. It is also said:

Parents are responsible for training their children and teaching them compassion, respect as well as acceptable dos and don'ts in line with societal values and religious dictates. As such, they become responsible for the action or inaction, behaviour and attitudes of their children towards others from childhood to maturity.<sup>16</sup>

## **ii. Justice:**

It is said that where there is no law there is no crime. This implies that when crime is committed, justice should be allowed to take its course without fair or favour and without delay because justice delayed is justice denied. This is a very important legacy laid down by Islam. Prosecution without conviction is a mere play. Let the offenders be punished according to the gravity of their offences; this will teach others who may want to imitate them, lessons. Allah says:

الزَّانِيَةُ وَالزَّانِي فَاجْلِدُوا كُلَّ وَاحِدٍ مِّنْهُمَا مِائَةَ جَلْدَةٍ وَلَا تَأْخُذْكُمْ بِهِمَا رَأْفَةٌ  
فِي دِينِ اللَّهِ إِنْ كُنْتُمْ تُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَلَيْشَهَدَ عَذَابَهُمَا طَائِفَةٌ  
مِّنَ الْمُؤْمِنِينَ

The woman and the man guilty of illegal sexual intercourse, flog each of them with a hundred stripes. Let not pity withhold you in their case, in a punishment prescribed by Allāh, if you believe in Allāh and the last day; and let a party of the believers witness their punishment. (Qur'ān 24:2)

Moreover, in establishing justice, government must be just. There should be no sacred cows, no favouritism. EFCC or ICPC or other law enforcement agencies must not be seen as tools used in chasing political opponents. Injustice to one is injustice to all. Allah says:

يَدَاوُدُ إِنَّا جَعَلْنَاكَ خَلِيفَةً فِي الْأَرْضِ فَاحْكُم بَيْنَ النَّاسِ بِالْحَقِّ وَلَا تَتَّبِعِ  
الْهَوَىٰ فَيُضِلَّكَ عَن سَبِيلِ اللَّهِ إِنَّ الَّذِينَ يَضِلُّونَ عَن سَبِيلِ اللَّهِ لَهُمْ عَذَابٌ  
شَدِيدٌ بِمَا نَسُوا الْحِسَابَ

O Dāwūd (David)! Verily! We have placed you as a successor on earth, so judge you between men in truth (and justice) and follow not your desire for it will mislead you from the path of Allāh. Verily! Those who wander astray from the path of Allāh (shall) have a severe torment, because they forgot the day of reckoning (Qur'ān 38:26).

Stressing this point further, Allah says:

يٰۤأَيُّهَا الَّذِينَ ءَامَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ  
شِقَاقُ قَوْمٍ عَلَىٰ ءَلَا تَعْدِلُوا أَعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ  
خَبِيرٌ بِمَا تَعْمَلُونَ

O you who believe! Stand out firmly for Allāh and be just witnesses and let not the enmity and hatred of others make you avoid justice; be just, that is nearer to piety, and fear Allāh. Verily, Allāh is well-acquainted with what you do. (Qur'ān 5:8)

In a situation where a kidnapper confessed to his crime, listed some of his victims; dead and living ones which was attested to by those who escaped from his trap and yet, nothing serious has been done made people lose confidence in such government.<sup>17</sup> This is why sons and daughters of eminent people in the society are associated with moral decadence relying on the influences of their parents who are in power to either divert the judgment or step it down. Moral decadence will be difficult

to fight in such situation. At least, an adulterer senator should be suspended indefinitely from the house; for indecent people to be at the helms of affairs promotes evil and sends wrong signal to the young ones. Likewise, a secretary to the Government of the Federation found guilty of misappropriating money meant for humanitarian purposes deserves immediate prosecution to serve as deterrent to others in power. They are just like disbelievers to the messages of Allah sent through His prophets. Allah says:

وَقَالَ نُوحٌ رَبِّ لَا تَذَرْ عَلَى الْأَرْضِ مِنَ الْكَافِرِينَ دَيَّارًا . إِنَّكَ إِن تَذَرُهُمْ  
يُضِلُّوا عِبَادَكَ وَلَا يَلِدُوا إِلَّا فَاجِرًا كَفَّارًا

And Nûh (Noah) said: "My Lord! Leave not one of the disbelievers on the earth! , "If You leave them, they will mislead Your slaves, and they will beget none but wicked disbelievers." (Qur'ān 71:26-27)

The following expression by Abdu-Raheem corresponded with the meaning of this verse. He says:

Every society is bound to have its share of potential law-breaker, opportunists and exploiters. Leaders worth their salt do not hesitate to deal ruthlessly with them. Otherwise, they will negatively influence others and lead them astray. Within a short time, people will not mind to commit crimes in the open and even boast of such publicly such as we witness at present day Nigeria.<sup>18</sup>

### iii. Job Creation:

This is another way out of moral decadence in Nigeria. There is no doubt that the nation's population increases every day. Some of the youths who engage in immoral acts do so to survive. Government should provide employment opportunities for growing population through establishing industries and reviving the dying ones. Also, the wealthy Nigerians should use their wealth to alleviate poverty from the society through creation of small and medium scale industries. Allah, the Supreme owner of everything, put the money in their custody so that they can assist others with it. Allah says:

ءَامِنُوا بِاللَّهِ وَرَسُولِهِ ءَ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَحْلِفِينَ فِيهِ ءَ فَالَّذِينَ ءَامَنُوا  
مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

Believe in Allāh and His Messenger (Muhammad), and spend of that whereof He has made you trustees; and such of you as believe and spend (in Allāh's way), theirs will be a great reward. (Qur'ān 57: 7)

It is considered mischievous for someone to spend all his wealth for his selfish end, not minding the welfare of others.<sup>19</sup> When people have legitimate means of earning their subsistence, the level of involvement in moral decadence will surely reduce.

## Conclusion

The study has analyzed various steps taken by the government in eradicating moral decadence in our society which do not yield any positive result. The study was able to explain some of the causes of moral decadence and their effects on individuals, communities and the nation at large. The use of the Glorious Qur'ān in proffering solutions to moral decadence which is the focus of this study becomes highly relevant. The suggested solutions are backed up with inferences from the Glorious Qur'ān with the hope that if followed, moral decadence will become a thing of the past in the country.

## Notes and References

1. *Longman Dictionary of Contemporary English*, (England, Pearson Education Limited,2007) p. 1066
2. *Longman Dictionary...* p. 406
3. ([distantlibraryng.blogspot.com.ng/2014/04/meaning-of-decadence.html](http://distantlibraryng.blogspot.com.ng/2014/04/meaning-of-decadence.html)). Retrieved on 6<sup>th</sup> November 2017
4. Munir Baalbak and Dr. Rohi Baalbak, *Al-Mawrid Dictionary* (Arabic-English) (Lebanon, Dar-l-ilm lilMalayin, 2007). p. 642
5. Yahya ibn Sharaf an-Nawawi, *Imam Nawawi's forty hadeeth collection*, (n.p, n.d), p.3
6. I. O. Uthman, "The Role of Arabic and Islamic Studies in a Secular Society". *Journal of Nigeria Association of Arabic and Islamic Studies (NATAIS)* 2002. Vol. 6 No. 2 P. 80
7. [www.peoplesdailyng.com/electronicmediaandmoraldecadenceinoursociety](http://www.peoplesdailyng.com/electronicmediaandmoraldecadenceinoursociety). Retrieved on 15<sup>th</sup> December,2017
8. <http://saharareporters.com/2017/07/02video-former-governor-yobe-> Retrieved on 18<sup>th</sup> December, 2017.
9. L. F. Oladimeji, "Muslim Youths as Vanguard for Fight against Corruption in Nigeria" *Journal of University Scholars in Religions (JUSREL)*2016. Issue 6, p.91.
10. *The Punch Newspaper*, Monday 4<sup>th</sup> September, 2017. pp4-5.
11. *Nigerian Tribune*, Tuesday 5<sup>th</sup> September, 2017. p. 31
12. *Punch*, Friday 8<sup>th</sup> December, 2017. p. 12
13. *Punch*, Thursday 7<sup>th</sup> December, 2017. p. 8
14. For full admonition of Luqman, see Qur'ān 31:13-19

15. Khurshid Ahmad, *Family Life in Islam*, (United Kingdom, The Islamic Foundation, 1993). P. 21
16. <https://www.dailytrust.com.ng> Retrieved on 15<sup>th</sup> December,2017
17. <https://www.premiumtimesng.com/.../246610-billionairekidnapper-charge-> Retrieved on 18th December, 2017
18. M. Adesina Abdu-Raheem, “The Concept of Al-Fasād in the Qur’ān and its Implication for Nigeria.” *Ado Journal of Religions*, (2002)Vol. 1 No. 1, p. 68
19. See Qur’ān 28:77