



ABSTRACT

The paper study Islamic solution to socio-economic problems of Nigeria. It was clearly stated by many scholars that various economic policies based on different ideology and philosophy were used to solve the socio-economic problems in Nigeria but failed. Hence, this paper is an attempt to provide a reliable alternative philosophy or ideology based on Islamic perspective. The aim is to give an evidence-based solution to socio-economic problems of an economy. The

EVIDENCE BASED SOLUTION TO NIGERIAN ECONOMY: ISLAMIC PERSPECTIVE

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Introduction

An economy of a nation refers to a system of managing the production, distribution and consumption of goods and services. It is about how a country manage its resources to achieve growth and development. Nigeria's economy is one of the largest in Africa and promising due to its market size and resource endowment. According to World Bank report (2000) Developing countries contribute less than 10% of the global GDP. Olanipekan, Brimah and Sanusi (2015) stated that extreme poverty kills an average of 20,000 people every year. That is why one of the eight Millennium Development Goals is to significantly reduce the number of extreme poverty and hunger globally (United Nation, 2012).

The structure of the Nigerian economy evolved from the pre-colonial era to the present-day Nigeria. Agriculture was the main contributor to the economy. Unfortunately, the discovery of oil tilted the country from agriculture to become oil dependent. That was the beginning of problems in the Nigerian economy. Socio-economic problems are inevitable in a society, the effort of all philosophies and ideologies is to improve standard of living and reduce problems of unemployment, poverty, corruption, income inequality, crime and others. The capitalist ideology believe that socio-economic



paper was done based on content analysis as materials for the study were existing document of Islamic religion and other relevant publications made. The paper concluded that the Islamic solution to socio-economic problems will be very effective if apply scientifically and completely.

Keywords; Solution, Economy Islamic perspective

problems can be solved by encouraging private ownership of resource. The capitalist was accused of increasing the gab between the rich and the poor. The socialist ideology introduced restriction of individual ownership of resources thereby making the government to distribute the basic necessities of life. Socialism failed because it created clash between the rich and the poor (Aziz-ur-rehman, et al., 2012).

STATEMENT OF THE PROBLEM

The various socio-economic philosophy and ideology used by different economies failed to yield the expected result. In Nigeria, despite all effort by various administration to solve the problems of the country prove abortive. Therefore, the need for alternative and more effective ideology to solve the Nigerian socio-economic problems.

MATERIAL AND METHOD

The information for this study were obtained from few publications related to the area and religious documents. The method of analysis was basically a content analysis in which the related documents were study relevant information extracted and analyze to give reasons to readers.

PROBLEMS OF NIGERIAN ECONOMY

There are many problems disturbing the Nigerian economy. The most glaring ones include:

- a. Corruption
- b. Unemployment
- c. Environmental problems
- d. Educational system
- e. Crime and terrorism
- f. Poverty.

Note: Much attention will be given to corruption because most of the problems are evidently connected with corruption.



a) **Corruption:** Corruption is as old as human existence but keeps changing from generation to generation and therefore, its conceptualization. For instance, Plato and Aristotle, the ancient political philosophers described corruption as a general disease of the body of politics. Corruption undermines and destroys the virtue of the citizens. Corruption is the biggest problem the Nigerian economy is suffering from and this made Preye and Weleayam (2011) to observe that most Nigerians no longer believe that honesty and integrity are worthy principles of life since the corrupt are mostly rewarded. Corruption has become part of Nigerians to the extent that it has permeated into our families, religious institutions, schools, security outfit, market places, politics and non-governmental organizations. However, from various definitions given by scholars, we can deliberately or purposely define corruption ***“as illness affecting a nation which requires the attention of specialists to diagnose, prescribe and nurse the most appropriate tablets to free the nation from such illness”***.

There are different forms of corruption ranging from using public office for private gain, misuse of public property and funds, theft of government financial resources, influence peddling (i.e. sales of access by corrupt individual), appointments based on shared experience, etc. The tools of corruption are bribe, kick back and power.

Causes of Corruption:

- *Cultural Factor:* This involves the acceptability of corrupt practices by members of the society. Therefore, citizens of the country have the belief that what bribe can solve a court of law cannot solve.
- *Psychological Factor:* This varied from natural in built to psychological influence by friends and others.
- *System Related Factors:* Sometimes the system in operation creates an opportunity for corrupt officials to exist. Mostly the system related factors are encouraged by the judicial system.

CORRUPTION IN NIGERIA:

According to Igbuzor (2008), the result of an opinion poll conducted by the Guardian News Paper revealed that corruption, unemployment and bad leadership are the major problems hindering the development of the country.

Corruption has become a normal business in Nigeria and this is known to everybody. It was reported that 64 trillion naira was stolen from public coffers which was about 26 years' budget of the country taking the benchmark of the 2008 proposed budget of 2.456 trillion naira.

A few examples of corrupt practices in Nigeria will be enough so as not to trouble the minds of well-meaning Nigerians.



- The corruption case of the Secretary to the Government of the Federation (SGF) which involved use of Office for personal gain.
- The former Minister of Petroleum \$18 billion US dollar house.

UNEMPLOYMENT:

The rate of unemployment in Nigeria is said to be high and with the tendency of increasing. This is very clear in Nigeria as government is the major employer of labour of all kind. The question to ask here is whether the unemployment level in Nigeria is real.

ENVIRONMENTAL PROBLEMS:

There are many environmental problems in Nigerian which are threat to the population of the country. The various environmental problems in Nigeria include: -

- a. Oil Spillage
- b. Air Pollution
- c. Desertification/Deforestation

In Nigeria, oil spillage is witnessed in the Niger Delta area. This affect their farm land and drinking water. Deforestation is witnessed all over the country but more damaging in the Northern part of the country. Based on a process documentation research conducted on fuelwood production and consumption, it reveals that the rate of deforestation is very high in Bauchi and urban centers are the major consumers of fuelwood especially in their local processing industries. It was reported by Sa'ad and Bugaje (2016) that traditional biomass makes up about 87% of energy consumption in Nigeria. Maurice, et al (2015) reported that fuelwood account for 70% of total energy consumption and 90% of household energy consumption in Africa. Gujba, *et. al*, reported that about 79,000 deaths per year is due to indoor air pollution from biomass particularly firewood. Other problems in the country include poverty, crime and terrorism, bad leadership, indiscipline, etc.

POVERTY

Poverty refers to inability to afford the basic needs of individual. According to United Nations declaration, define poverty as “the denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one’s food or a job to earn ones living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, household and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environment without access to clear water or sanitation (United Nations, 1992). The beginning of real poverty in Nigeria was in the late



1970s to early 1980s, when oil price began to fall in 1982. The poverty level in Nigeria was 43% in 1985 -1986 but rose to 66% in 1999 (Bello, et., 2009).

SOLUTIONS BASED ON ISLAMIC PERSPECTIVES

Corruption in Islam

Sheik Bn Baz said, corruption is one of the al-kaba'ir since it leads to eating haram. He explains corruption as the act of giving money to someone to alter normal procedure in your favour illegally. It was reported by Abu Dauda that Prophet (SAW) said "**La'anallahur rashi wal murtashi**". Allah has cursed giver and taker of bribe.

According to Sheikh Salah Najib, causes of corruption include:

- Lack of Obedience to Allah by both the giver and the receiver, (Qur'an 2:188). It was reported that Rasullulah said "kullu muslim alal muslimi haramun maluhu, wa irduhu, wa damuhu (Jarimatur rashwa for Muhammad bn Abdulrahman Aljunaid).
- Poverty (inkhifadu mustawal ma'isha).

Solution to Corruption:

1. Atta'azir bil mal (refunding the amount collected as bribe)
2. Atta'azir bil habsi (punishment by imprisonment). It was reported that Umar Bn Khattab bought Safiyan Bn Umayya's house and imprison al-hudai'ah a musician for corruption. Also Uthman Bn Affan imprison Daabi'u Bn Al-haris for corruption (Jarimatur Rishwa Pg. 22).
3. Al-azlu minal Wazifa (suspension or removal from office). This was practice by the Prophet and also the Khulafa'ur Rashidun (Jarimatur Rishwa Pg. 23)
4. Attashhir (publicize). This involve making the general public know about the corrupt individual. His name and offence be known to many if not all.

Note:

In a Hadith narrated by Zuhri from Sulaiman Bn Yasar said that the Prophet sent Abdullahi Bn Rawaha to measure date palm of the Jew of Khaibar. They attempted to bribe him with Jewelries of their wives as a gift for the purpose of favouring them while measuring but he refused (*Siyaru A'alamin Nubala* Vol. 1 Pg. 237).

Umar Bn Abdul'aziz while trying to avoid corruption was given apple by one of his family members but refused to collect and said, before becoming a leader your gift to me is a gift, but now as a leader your gift is rashwa i.e. corruption (*Siyaru A'alamin Nubala* vol. 5 pg. 140).

Warning against Corruption:

The Qur'an said "**And do not consume one another's unjustly or sent it (in bribery) to the rulers in order that you consume a portion of the wealth of the people in sin, while you know it is unlawful** (Q2:188).



In another verse it said *“they are avid listeners to falsehood, devourers of (what is) unlawful. So if they come to you (O’ Muhammad) judge between them or turn away from them. And if you turn away from them never will they harm you at all. And if you judge, judge between them with justice. Indeed, Allah loves those who act justly.*

Solution to Unemployment:

Unemployment refers to a situation in which individual are willing and able to work but could not find a job. Various arguments were forwarded as to the causes of unemployment. Some scholars recommended government involvement to curtail unemployment, while others believe that it is due to short of capital for investment that created unemployment. Whatever, unemployment is a major problem on the Nigerian economy.

- Demand side solution such as increase in fiscal spending to increase purchasing power.
- Supply side is the activities of union which keeps wage up or higher thereby making many people willing to sell their labour at the prevailing wage price but cannot. Therefore, making the labour market flexible by removing minimum wage and reducing the power of union will help to reduce unemployment.

The Islamic Perspective:

The question we all have to ask ourselves, who is responsible to provide job to people? Did Islam require people to stay and wait for government to provide job? To explain this situation, we will consider 3 concepts:

- Al-itimad alan nafsi (self-dependent)
 - Tahqirul mihinah (looking for white colour job)
 - Al-itimad ala wazifa hukumiyya (over reliance on government to provide job)
- a. Al-itimad alan nafsi:** This could be considered as self-employment in most recommended and practice in Islam.

There are many examples by Islamic scholars to explain self-reliance. It was explained that a child will move his hands looking for food and drinks for himself, an indication of self-reliance. Sometimes, even refuses to eat when given in his mouth. The argument is that, a child is born with the trait/character of self-reliance, it is the society that destroys his habit of self-reliance. Meaning, it is part of the natural habit of a child which Allah created man with. Many Qur’anic verses gave emphasis for self-dependent and reliance. In Suratul Maryam when it was said to her *“And shake toward you the trunk of the palm tree, it will drop upon your ripe fresh dates. So eat and drink and be contented and if you see (19:25-26)”*.



In Suratul Mulk, ***“It is He who made the earth tame for you, so walk among its slopes and eat of His provision, and to Him is to resurrection (Q. 67:35).***

It was reported by Bukhari, that Prophet Muhammad (SAW) said “Prophet Daud use to eats from the work of his hand. Zulkarnain was an Engineer, Prophet Nuhu was a Carpenter, Prophet Moses was a herdsman (i.e a man who looks after a herd of animals such as cattle or goats), Prophet Ibrahim was a Mason, Idris was Tailor and Adam a Farmer.

- b. Tahqirul mihnah:-** This involve people looking for a white colour job, on which Abu Hurairah said, Prophet Muhammad (SAW) said an individual go to the bush and carry firewood on his back for sale is better than begging people whether they give him or not (Bukhari).

Also Ubaidul Lah bn Adiyi binil khiyar narrated that two men informed him that they went to Rasulullah and asked for zakat. He looked at them and he found them healthy and strong. Then he said to them if you want I will give you but you should know that this sadaqa is not for wealthy or strong person who can work to feed himself (Abu Daud).

- c. Al-itimad ala wazifa hukumiyah:** This is where people waits for the government to provide job. And this is our problem as regard unemployment in Nigeria. People blame government not their parent for not having job. To many self-employment is an employment but something doing before getting government employment. For instance, if you ask some mechanics, carpenters, tailors, etc will be looking for government employment to be paid less than what they receive monthly if assess correctly.

Solution to Environmental Problems (Deforestation):

Deforestation/Desertification is one of the major problems facing Nigerian economy. Many cut trees and sell to get their livelihood. This has serious negative effect on the climatic condition of the country. In ***Fatawa nurun aladdarbi***, Sheikh Bin Baz was cited saying cutting trees that are for the public is not recommended except the harming ones. Any tree which has benefit to Ummah should not be cut. It was confirmed from Prophet that a man saw a tree which can harm Muslims, he cut it and thrown out of their way, Allah thanks him and rewarded him for good deed. That cutting of trees depends on maslaha amah. If it will cause damage, individual are not allowed to cut. And a tree which belongs to somebody should not be cut by anybody else without the owner’s permission. The Qur’an said don’t put yourselves into danger. ***“And spend in the way of Allah and do not throw yourselves with your own hands into destruction and do good, indeed Allah loves the doers of good (Q.2:195).*** Planting tree is a good deed while cutting trees anyhow is putting ourselves into destruction.



Solution to Education System:

Nigerian educational system is corrupt in such that educational certificates has turn to meal tickets. People compete not for the knowledge by certificate. This has forced the educational standard downward. And no economy can prosper without sound education which in turn is the human capital of the nation.

CRIME AND TERRORISM:

It is a glaring fact to everybody in Nigeria the criminal activities going on in the country. I will not talk about the causes but suggest way out following the footsteps of the Sahaba: Scholars observed that to control terrorism we must consider how such act was control in the past by the early Muslims. The Khawariji were considered as terrorist but Bn Abbas was sent and he used Islamic diplomacy to erase the wrong idea in them thereby convincing and returning with about 1/3 of the total Khawariji military back to the Ummah (reported by Nasa'i, Hakim and Baihaqi and Bn Taimiyah authenticated the hadith in his Minhaji Sunnah). The same was reported also in Suwar min Hayati Sahaba for Dr. Abdurrahman al- Bash.

CONCLUSION

The solution to corrupt practices and other problems in Nigeria is adherence to the teaching of islam and constitution and constitutional provisions. If Nigeria is able to reduce corruption to bearable minimum, most of its economic problems will be solved. The "immunity clause" which gives protective cover to some executive is an issue of consideration. Islamically, Umar bn al- Khattab was said to have ordered for the punishment of the son of his governor and the governor himself. Even though only the son was punished after justification.

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