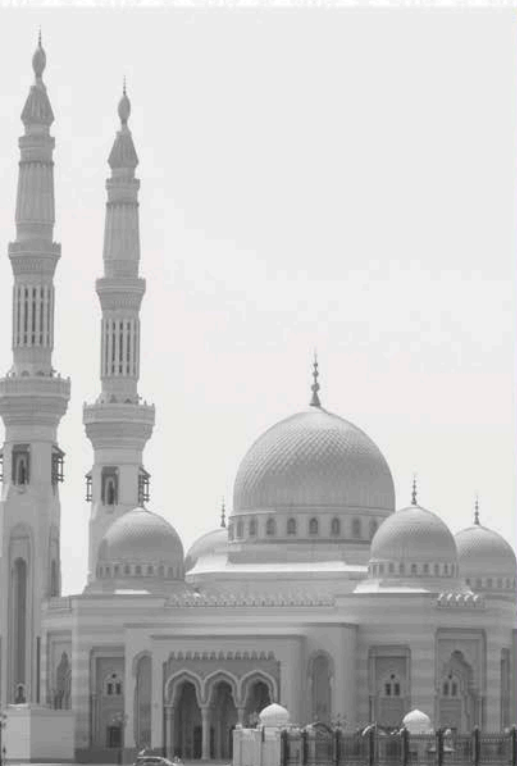


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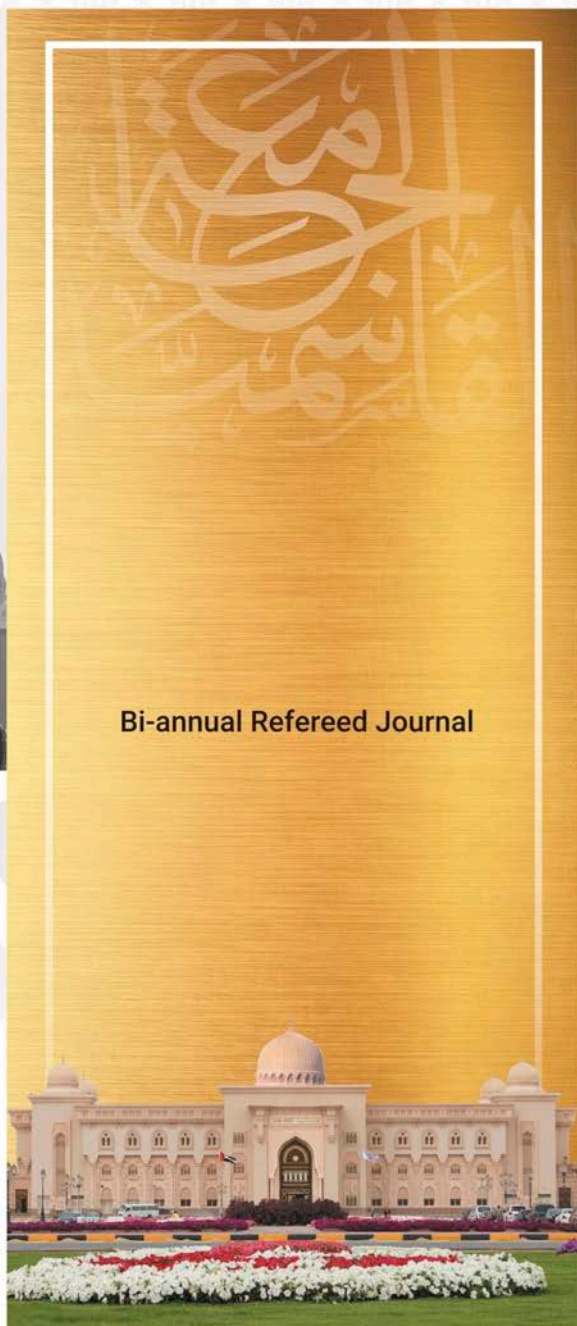


Bi-annual Refereed Journal

Vol.5, No. 2

Jumada al-Akhirah 1447 A.H. / December 2025 A.D.

ISSN: 2788-5542



العوامل غير الأخلاقية المساهمة في التخلف الاقتصادي في نيجيريا: تحليل من منظور إسلامي

UNETHICAL FACTORS CONTRIBUTING TO NIGERIA'S ECONOMIC UNDERDEVELOPMENT: ANALYSIS FROM AN ISLAMIC PERSPECTIVE¹

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الملخص

إذا كانت الموارد البشرية والطبيعية التي يتمتع بها بلد ما هي مقياس عظمته وتطوره، فلا جدال في أن نيجيريا مقدر لها أن تكون عظيمة. ومع ذلك، ففي النظام الاقتصادي العالمي

¹ Article received: Apr. 2025; article accepted: Sept. 2025

اليوم، تقع نيجيريا بشكل واضح في محيط الهامش على الرغم من مواردها الوفيرة. ويُعزى ذلك إلى عوامل غير أخلاقية مختلفة مثل سوء إدارة الموارد والاختلاس واسع النطاق الذي أعاق تنميتها وساهم في تخلفها الاقتصادي. تستكشف الورقة هذه العوامل السابقة، وتعتمد على مصادر بيانات أولية وثانوية. ومن منظور إسلامي، تتبادل الورقة بأن الممارسات غير الأخلاقية التي يحرمها الإسلام بشدة قد أصبحت طبيعية في البيئة الاقتصادية والاجتماعية والسياسية في نيجيريا، مما يؤدي إلى تفاقم المشاكل الاقتصادية للبلاد مع ضعف احتمالات الخلاص. كما أن من الملاحظ أنه لم يتم إيلاء اهتمام جاد لكيفية تقويض هذه العوامل للتنمية. بالاستناد إلى بعض الآيات القرآنية والأحاديث النبوية، تُحلل هذه الورقة كيفية توليد الإيرادات واستخدامها وتوجيهها نحو التنمية الاقتصادية. وتُخلص إلى أن الممارسات الاقتصادية في نيجيريا، في معظم الحالات، تُخالف المبادئ الأخلاقية الإسلامية للاقتصاد، على الرغم من أن المسلمين يُشكلون الأغلبية الديموغرافية. هذه الأخلاقيات، إذا ما طُبِّقت، لا تعود بالنفع على المسلمين فحسب، بل على البلاد أيضًا. ولتحرير البلاد من براثن التخلف، تُوصي هذه الورقة بضرورة دمج الأخلاق الإسلامية في الأنشطة الحكومية، لا سيما في سنّ القوانين، ووضع الميزانيات، وصياغة السياسات، وتنفيذها، مما سيُسهم هذا بشكل كبير في إصلاح الاقتصاد وتعزيز التنمية.

Abstract

If the human and natural resources a country is endowed with are the yardsticks for its greatness and development, it is undisputable that Nigeria is destined to be great. However, in the global economy system today, Nigeria is conspicuously located in the periphery of the periphery despite its abundant resources. This is attributed to various unethical factors like mismanagement of resources and large-scale embezzlement that have hindered its development and contributed to its economic backwardness. This paper explores these factors. It relies on both primary and secondary sources of data. Viewing ethics and

unethical practices from an Islamic perspective, it argues that unethical practices which Islam strongly prohibits have been normalized in Nigeria's economic and sociopolitical milieu. This consequently worsens the country's economic woes with little prospect for redemption. It observes that serious attention has not been paid to how these factors undermine development. Drawing on some verses of the Qur'an and prophetic traditions, this paper analyzes how revenue should be generated, utilized, and geared towards economic development. It concludes that economic practices in Nigeria are, in most cases, a departure from Islamic ethical principles of economics despite the fact that, demographically, the Muslims are the majority. These ethics, if observed, benefit not only the Muslims but the country. To liberate the country from the clutches of underdevelopment, this paper strongly recommends that Islamic ethics should be mainstreamed in government activities - particularly in law making, budgeting, policy formulation, and policy execution. This consideration will greatly help to revamp the economy and enhance development.

الكلمات الدالة: الاقتصاد، الأخلاق الإسلامية، التخطيط، التخلف، توليد الثروة، استخدام الثروة.

Keywords: Economy, Islamic Ethics, Planning, Underdevelopment, Wealth Generation, Wealth utilization.

1.0 Introduction

Unethical economic practices strangle the state, afflict its economy by stationing it in the doldrums, and deny it the elixir needed for cure, survival, growth, and development. It creates an environment of distrust which, in turn, scares investors for lack of confidence on getting returns on investments. They also give rise to a number of immoral practices especially in the modern world where materialism holds sway. What ails Nigeria as a state today is traceable to some unethical economic practices because the economy is the basic foundation upon which all other state edifices are built. From the

perspective of political economy, when the substructure (the economy) upon which other edifices of the state are built is faulty and immersed in unethical practices, the superstructure (politics, policies, and governance) which is determined by the substructure cannot be anything but problematic. This explains why efforts and drives towards development in Nigeria have rather trapped the state in the grinding jaws of underdevelopment despite its abundantly envious human and natural resources.

This paper identifies and discusses some of these unethically ugly economic practices - with the view to proffering solutions to them - from Islamic perspective. It addresses the challenges from the roots as the starting point. From that starting point, it investigates how the state generates revenue. It asks how wealth is created in Nigeria. The fact that Nigeria is naturally blessed, and thus richly endowed, should place it on the list of wealthy nations. However, in development sense, Nigeria is not a wealthy nation. This leads to asking another question: what is the philosophy behind revenues generation and wealth creation in Nigeria? In other words, for what purposes are revenues generated in Nigeria and on whose behalf? What roles do plan and budgeting play in wealth distribution? This philosophy determines how the created wealth and the generated revenues are distributed and rechanneled, either towards state development or vice-versa.

2.0 Research Method

This paper relies on secondary source of data to establish some of the unethical economic practices in Nigeria. Its approach is both normative and analytical. Its analytical tools are borrowed from the Islamic workshop; this necessarily requires referencing some of the sources from Islamic texts. Thus, it utilizes the Qur'an as its major source of primary data. Through a hermeneutic analysis, this paper explains verses of the Qur'an *bil ma'thur* (via transmitted reports) which are explanations through the Prophet's *seerah* (life history) and *hadith* (traditions). It harps on the concept of *shura* (mutual consultation), as revealed in the Qur'an. Through the concept of *shura*, it argues that drafting major policies or pronouncing decisions with far-reaching impacts that potentially affect national economy should not be done unilaterally as is common to political leaders in Nigeria. It

cites the case of the removal of oil subsidy by President Bola Ahmed Tinubu and how that single decision plunges the nation deeper into economic crisis. Policy and decision-making process should be a painstaking and collective effort that factors in the views of major stakeholders in the spirit of mutual consultation as enunciated in the Qur'an. Verses of the Qur'an are also relied upon to explain the necessity of planning in development. Allah, the Omniscient and the All-Powerful, could have things done only by command. Yet, as an exemplary gesture to humanity, His Majesty plans world affairs and keeps records. In addition, infamous 'isms' like favoritism, nepotism, cronyism, ethnicism and other unethical practices like corruption, budget padding, *israf* and *tabdhir* (extravagant spending) that concentrate wealth in the hands of a very few are flagged as unethical economic practices that contribute to Nigeria's economic underdevelopment. These unethical economic practices are subjected to Islamic ethics for analysis. Therefore, through literature review, data are gathered from academic materials: journals, books, theses, newspaper reports, online articles, government documents etc. To avoid bias, government documents that are referenced in this paper are not based on researchers' interpretations. They are figures in government owned records that are not susceptible to manipulation.

3.0 Gap in the Literature

Studies in Islamic Economics in recent time mostly focus on how investments should be funded through Islamic banking which operate on financial models that do away with usury (Adeel, Tariq, Ahmad, Ahmad, & Shafique, 2015; Mustafa & Idris, 2015; Lawal & Imam, 2016; and Olayiwola, 2021). It is believed that usury stunts growth and development. This is based on some verses of the Qur'an prominent of which is Qur'an 2 v 276 that says: "Allah will destroy *riba* (usury) and will give increase for *sadaqat* (deeds of charity, alms, etc.)." Really, an economy that is majorly based on usury widens the gap between the haves and the have-nots, thereby creating discontent. Naqvi (1981, p. 109) puts it thus "...the Islamic commandment to abolish it [usury] signifies a distinctive socio-economic philosophy, which abhors social exploitation in all forms, including "unbalanced" and iniquitous financial relationships."

While research in funding investment via Islamic banking or halal (lawful) means is necessary as it addresses one of the unethical factors bedeviling Nigeria's development, there are many other socio-economic ills contributing to the country's economic underdevelopment that are yet to sufficiently receive scholarly attention. Poor planning or planlessness (lack of planning), budget padding, nepotism, cronyism, favoritism, religious bigotry, etc. are some of the unethical factors that are primarily discussed in relation to politics. Serious attention has not been given to how these factors undermine development in the economic sphere. This paper fills that gap. It discusses the aforementioned unethical factors as they affect economic development in Nigeria.

4.0 Justification for Applying Islamic Ethics towards the Realization of Economic Development in Nigeria

Nigeria is arguably a secular state since it does not elevate any religion to the status of state religion. Yet, it is not a secular state in the extreme sense such that God is disregarded or denied. Nigerians believe in God and the influence of religion in the affairs of man. This informs why the drafters of Nigerian Constitution clearly handed over the state's affairs to God. The preamble to the Constitution of the Federal republic of Nigeria 1999 says: "We the people of the Federal Republic of Nigeria. Having firmly and solemnly resolved, to live in unity and harmony as one indivisible and indissoluble sovereign nation under God...Do hereby make, enact, and give to ourselves the following Constitution." It follows that applying religious ethics to develop Nigeria's economy is the right thing to do.

Why Islam? Why not other religions - considering the fact that Nigeria is a multi-religious state? Nigeria is obviously a multi-religious state that practices democracy which is the government of majority. According to the World Fact Book's 2018 estimate (updated in 2024) Muslims are the dominant religious group in Nigeria with 53.5%. The second dominant religion is Christianity with 45.9% while others are 0.6%. If majority of Nigerians are Muslims - which is indeed the case - it is imperative that Islamic ethics should be applied in Nigeria's search for economic development. Because Muslims constitute important part of Nigeria's economy, it is in tandem with

democratic principle which is premised on majoritarianism - majoritarian rule - to apply Islamic ethics in Nigerian economy and politics.

5.0 Nigeria's Development Plan and the Need for Islamic Ethics

Nigeria is a country that is richly endowed with both human and natural resources. To utilize these resources for national development, there is need for development plans. Realizing this need, Nigeria had embarked on several national development plans beginning with the Colonial Development Plan (1958-1968) to address developmental issues. While these national plans brought about some developments, they have not been successful enough to translate into meaningful and sustainable development. The first unethical factor that contributed and continues to contribute to Nigeria's economic underdevelopment is the inability to effectively and adequately plan as Islam encourages. Nigeria's first National Development Plan (1962-1968) - also known as Independence Plan - was said to be drawn without adequate facts and reliable data as revealed by its author Walfang Stolper. The development plan was later extended by two years, from 1968 to 1970 (Mbaya, 2007). This is a major setback for Nigeria. It implies that the country got it wrong from the onset in its trajectory towards national development.

Planning for national development is a huge responsibility that requires adequate preparation and wide consultations. Islam explicitly commands leaders to seek counsel when important decisions are about to be taken. Allah reveals: "And those who have responded to their Lord and establish prayer and whose affairs is [determined by] mutual consultation" (Qur'an 42 v 38), "...And consult them in the affairs" (Qur'an 3 v 159). Abu Huraira said this about the Prophet: "I never saw anyone consult his companions more often than the Messenger of Allah [SAW]" (Trimidhi, 2007, no. 330). This is an exemplary action from the Prophet. He seeks advice despite the fact that he takes commands from Allah through revelation and is practically not in need of advice from people around him. Planning without facts is like planning to fail. It amounts to negligence which Islam frowns at. The Almighty Allah could do away without planning being the Omniscience Who knows all things and everything, yet He plans. He

says: “Verily, We created all things in (planned) proportion and measure” (Qur’an 54 v 49); “No misfortune can happen on earth or in your soul but is recorded in a plan before We bring it into existence” (Qur’an 57 v 22). In another verse, Allah refers to Himself as the best of planners. He says: “They were plotting and Allah too was planning, and Allah is the Best of the planners” (Qur’an 8 v 30).

The closest Arabic word for planning is *takhtit*. Though not synonymous with planning, the word *makr* which means plot has also been interpreted as planning especially in reference to Allah like in the verse “Allah is the Best of planners” (Qur’an 8 v 30) cited above. Studying the Sunnah, one comes to realize that “the Prophet (peace be o him) we see that the Prophet (peace be o him) also employed two methods to teach humans to plan their affairs: firstly, by planning his own affairs as the role model for the ummah and secondly, by asking people, in various matters of this as well as the next life, to plan their affairs.” (Iqbal, 2009, p. 47). Furthermore, Iqbal (2009) cites how the Prophet plans his various military expeditions, manages information to ensure secrecy, and avoids taking general route—when there is need to do so—to take his adversaries by surprise. The planning actions of the Prophet also include possession of war trained animals and various kinds of necessary weaponry. For example, he collected the necessities before advancing towards Tabuk and dug a trench at the outskirts of the city in consultation with the companions (particularly the counsel of Salman al-Farsi) to safeguard Madinah from allied forces of the Arab and Jewish tribes (Hykal, 1995; Iqbal, 2009). To emphasize the need for planning, the Prophet would plan against hunger and stockpiles food for his household. In a report: “The Prophet used to store food for his family for a whole year by selling dates from the garden of Bani Nadir (Bukhari, 1973, Book 64, No. 270).

Islam is not exclusively spiritual that gives no room for the mundane. While it emphasizes struggling towards achieving bliss in the eternal world, it does not in any way de-emphasize earthly material development. Rather, Muslims are instructed to seek eternal bliss in the next world through material wellbeing in the present world. Allah mildly instructs the believers when He says: “But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of legal enjoyment in this world” (Qur’an

28 v 77). To understand this verse as it relates to planning, in a good hadith, the Prophet said: “The wise is one who holds himself accountable and perform good deeds to prepare for what comes after death. The foolish is one who gives into his lowly desires and builds the hopes upon Allah” (Trimidhi, 2007, no. 2459).

Islam sees the whole world as a nation - its constituency - since there is no such concept as nationalism in Islam. Thus, what is referred to as national development expressed in a territorial term in the modern usage is generally called worldly life in many of the prophetic hadiths. In addition to those cited above, there is a famous hadith whose chain of narration is said to be weak but with sound meaning, the Prophet reportedly said: “Plan for your worldly life as if you will live forever, and plan for your Hereafter as if you will die tomorrow.” (Albani, 1994). It is deduced from the Islamic teachings that “he who does not plan for his life, Allah will not plan for him.” This is how Islam excellently balances short term (worldly) and long term (afterworld) planning. The necessity of planning for development and commitment to achieving planning objectives is well captured in the story of the Prophet Yusuf (AS) whose ability to plan, with facts and vision, enabled him to drive Egypt out of famine to prosperity (Qur'an 12 v 43-49).

6.0 Nigerian annual Budgets and the Need for Islamic Ethics

Annual budgets pose a serious challenge of economic development in Nigeria. Lacking in Islamic ethics, annual budgets have become annual rituals where lawmakers and other politicians struggle to have their shares of what they call “national cake” through padding². Annual budget in Nigeria is tantamount to annual deepening of the country's development crisis. BudgIT (2024, p. 7) bemoans that crisis thus: “A troubling aspect of the budgeting process that has no end in sight is the repeated insertions of projects into the budget. This singular act draws resources away from budget priorities to the personal fancies of legislators.” Reading Nigeria's budget gives one an insight into why

² Budget padding is the practice of intentionally inflating budget figures with some questionable estimates.

Nigeria continues to grow but never developed. Adeniyi (2024, para.1) who has consistently written on Nigeria's annual budget over the years refers to it as "the distribution of political spoils." Lamenting on the damage budget padding by Nigerian politicians has done to Nigeria's development, he writes: "I have also repeatedly referenced a Twitter thread by Laolu Samuel-Biyi who once concluded: 'If you want to keep hope alive in Nigeria, don't look at the budget.'"

Budget padding made it to the national headlines when a serving senator, Abdul Ahmed Ningi, alleged that the 2024 budget was padded to the tune of about N3.7 trillion. This is about 12 per cent of the entire N28.78 trillion budget. Rather than investigate the allegation following Allah's instruction in the Qur'an (49 v 6) that says "If a rebellious person comes to you with a news, verify it," Ningi was suspended for three months. That means the 2024 appropriation bill approved by the lawmakers and signed into law by the President cannot be a tool for achieving national development. According to Policy and Legal Advocacy Center (PLAC, 2024), "Since the budget was passed, the economy has nosedived, and the several indices and indicators contained in the budget appear to have been impacted...it is unclear how the 2024 budget will accomplish its set goals."

For instance, the budget was predicated on the naira exchange rate of N750 per \$1, crude oil was set at \$77.96 per barrel with the production volume of 1.78 million barrels. As of 23rd September 2024, the exchange rate is N1, 597 to a dollar. In addition, Nigeria is nowhere around producing 1.78 million barrels per day. Addressing the #EndBadGovernanceInNigeria³ in a televised speech, President Bola Tinubu announced that Nigeria's oil production has risen to 1.61 million barrels per day (mbpd). Even though this wasn't up to the expected production upon which the 2024 budget was predicated, it was fact-checked to be mostly false by Esifiho (2024) of the Business Day who puts Nigeria's average production at 1.362 mbpd as at June (lower than May's figure [1.372 million bpd]). This is unethical from the Islamic perspective especially because it involves the public and public finance.

³ It is a 2024 protest that was aimed at putting an end to bad governance and worsening cost of living in Nigeria under President Bola Ahmed Tinubu.

It should be noted that the process of drafting and approval of annual budgets in Nigeria is diametrically opposed to Islamic principle of accountability. It also does not prioritize people's welfare. When governance is influenced by Islamic ethics, financial planning (annual budget) must guarantee the basic needs of the citizens especially the poor and the oppressed who are always referred to as *dhu'afa* and *mustad'afin* in the Qur'an. In the words of Ahmad (2019: 186), "budgeting must be designed according to the priorities and needs of the poorest and the weakest groups." Reading annual budgets in Nigeria, one comes to the conclusion that they are neither designed to guarantee basic needs of the poor nor do their drafters make "accountability" a watchword. This is because the annual budgets are full of irregularities and irrationalities.

For instance, in the 2024 budget also known as the "Renewed Hope Budget" which later became the 2024 Appropriation Act, the Federal Ministry of Industry, Trade, and Investment took it upon itself to provide financial support for students of tertiary institutions in the North West Geo-Political Zone and distribution of vehicles to traditional rulers. In their reaction to these budgetary provisions, Salaudeen and Muhammad (2024) argued that the provisions are clearly outside the ministry's mandate and it is really not about the students but about an attempt to tie such padded budgetary provisions to something on paper.

In addition, what is the justification for singling out North West to the exclusion of other regions in providing students financial support? What has the provision of medical surgical outreach and provision of female ward in hospital got to do with Ministry of Industry? In what ways does the procurement and distribution of vehicles to traditional rulers help to promote industry, trade, and investment? There are other misplaced budgetary provisions in the project of Federal Ministry of Industry, Trade, and Investment as shown in Table 1 below:

Table 1: Extract from the Project of Federal Ministry of Industry, Trade, and Investment in 2024 Renewed Hope Budget

ERGP Code	PROJECT	TYPE	Amount (N)
ERGP20241488	Provision of Financial Support to Students of Tertiary Institution in the North West Geo-Political Zones (Multiple Lots)	New	5,000,000,000
ERGP20241489	Procurement and Distribution of Official Vehicles to Selected Traditional Rulers in The Six Geo-Political Zones in Nigeria (Multiple Lots)	New	5,000,000,000
ERGP20241490	Construction of Manual/Solar Boreholes in Some Towns and Villages in Kaduna State (Multiple Lots)	New	2,000,000,000
ERGP20241491	Provision of Medical Outreach Services in Some Selected Communities in Kaduna State (Multiple Lots)	New	1,000,000,000
ERGP20245105	Purchase Of Operational Vehicle For Security Purposes Across Oyo,Ogun, Lagos,Ekiti, Ondo And Osun State	New	1,200,000,000
ERGP20247129	Provision of Medical Outreach, Consultation, Drugs and Glasses to Rural Areas in Abak & Essien Udim Communities	New	300,000,000
ERGP20247131	Provision of Medical Outreach, Consultation, Drugs and Glasses to Rural	New	300,000,000

	Areas in Ikono & Ikot Ekpene Communities		
ERGP20247641	Construction of Female Ward in General Hospital Zauro	New	300,000,000
ERGP20247642	Construction of Two Store Buildings of Classrooms at College of Education Jibwis Jega In Kebbi Central Senatorial District	New	400,000,000
ERGP20247643	Provision of Solar Powered Street Lights in Andarai, Mungudi, Karaye, Jan Dutse, Mayalo, Zama, Sabigel And Dakala Villages	New	300,000,000
ERGP20249045	Provision of medical surgical outreach for the people in Shira/Giade Federal Constituency Bauchi State	New	41,870,000

Source: Extracted by Salaudeen and Muhammad (2024) from page 656-667 of the 2024 Appropriation Act, Federal Republic of Nigeria

Table 1 illustrates clearly how budget is padded by augmenting estimates and inserting irrelevant projects. The Ministry of Industry, Trade, and Investment has only been chosen as a case study and for brevity, similar frivolities are found in virtually all sections of the appropriation bill. In its analysis of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in the 2024 Appropriation Act, Budgit (2024) explains that 7.95% of SMEDAN's budget (N6.13 billion) was allocated to the installation of streetlights and drilling of boreholes; N4.7 billion on medical outreaches and the construction/rehabilitation of health centers and classroom blocks; N2.03 billion on road construction; N9.79 billion on the purchase of cars for traditional rulers and others. This does not reflect projects that focus on the activities related to SMEDAN's functions which among

others include facilitating development programs, providing instruments and support services to accelerate the development and modernization of Micro, small, and medium enterprises (MSME) operations; providing access to industrial infrastructures such as layouts, incubators, industrial parks; and intermediating between MSMEs and Government etc. Therefore, Budgit (2024, p. 98) concludes, “The National Assembly has found SMEDAN a haven for frivolous and constituency-like projects which distracts the agency from its core function. MSMEs are the lifeline and drivers of growth in any vibrant economy. Hence the development of MSMEs, devoid of any distractions, should feature highly on the priority list of any government.”

This ugly practice is not new. In his front-row account of Nigeria under the late President Umaru Musa Yar'Adua, Adeniyi (2011) gave account of how budget padding and “warehousing money”⁴ at the end of budget cycle led to an altercation that almost resulted in legal confrontation between the former President and the lawmakers. The President was reluctant to sign the budget due to the suspected meddlesomeness of the lawmakers which he strongly believed extremely altered its content. According to Adeniyi (2011, p. 143), “A review of the 2008 Appropriation Act as passed by the National Assembly revealed that the legislators had virtually rewritten the budget not only by jacking up their own figures but also by introducing several clauses in contravention of the principle of separation of powers...In summary, the legislators unilaterally initiated projects for which they provided money without any input from the executive, which ordinarily should design, cost, execute and supervise such projects.”

Salaudeen and Muhammad (2024) further highlighted how annual budgets in Nigeria are used to enrich those in power and impoverish the poor and the needy in Table 2. When annual budgets do satisfactorily cater for their hedonistic needs, elected rulers in

⁴ This refers to the practice of deliberately withholding funds allocated for specific programs or projects until the end of the fiscal year by government ministries, departments and agencies (MDAs). This is to avoid returning unspent money as required by law. Rather, these “warehoused” funds are embezzled and would be claimed to have been spent on questionable projects.

Nigeria still find a way to provide for their unlimited and superfluous needs through supplementary budgets. At a time when hungry Nigerians were pleading to the Federal Government to up the monthly minimum wage from a miserable N30, 000 (about \$35) to a sustainable wage, rather than listen to the cries of its citizens, the Federal Government used the occasion to make superfluous provision for itself in the 2023 supplementary budget. The budget contains provisions that do not only go contrary to Islamic ethics but shows a total disdain for the suffering masses.

To highlight the importance of the poor in the polity and why their needs should be prioritized, the Prophet SAW would supplicate to Allah addressing Him as *Rabb al-Mustad'fin*, the Lord of the poor (Mubarakpuri, 1996). He especially supplicates to Allah to grant him the love of the poor and the needy (Trimidhi, 2007, no. 3233). The one who looks after a widow or a poor person is like a *mujahid* (warrior) who fights for Allah's Cause, or like him who performs prayers all the night and fasts all the day (Bukhari, 1973, vol. 7, Book 64, no. 266). Budgetary provision in Table 2 does not reflect a government that is influenced by Islamic ethics even though religion played a major role in the emergence of the government⁵.

Table 2: Selected Projects and Provisions in the 2023 Supplementary Budget

No	Project Description/Budgetary Provision	Amount in Billions and Trillions of Naira
1.	*Lagos-Calabar coastal highway (700km)	N15.6 trillion
2.	*Presidential Yacht	N5 billion

⁵ Religion, more than any factor, influenced the emergence of this government which came into being through the controversial same-faith ticket (better known as Muslim-Muslim ticket). The term is used to describe the government because it has Muslims, Ahmed Tinubu and Kashim Shettima respectively, as president and vice president. It is unusual in Nigeria to have president and vice president from the same faith. Its opposite would be Christian-Christian.

3.	Purchase of SUV vehicles	N2.9 billion
4.	Renovation of residential quarters for Mr President	N4 billion
5.	Renovation of Aguda House	N2.5 billion
6.	Renovation of Dodon Barracks official resident of Mr. President	N4 billion
7.	Renovation of official quarters of Vice President in Lagos	N3 billion
8.	Construction of office complex within State House	N4 billion
9.	Purchase of official vehicles for the office of the first lady	N1.5 billion
10.	Maintenance of Presidential Air Fleet	N12.7 billion

Source: Extracted by Salaudeen and Muhammad (2024) from the Approved 2023 Supplementary Budget

From the foregoing, it is evident that annual and supplementary budgets in Nigeria are not designed to help the masses; they are not also meant to improve the economy or develop the state. The total absence of Islamic ethics is even more evident in the institutionalization of the practice of budget padding which is one of the vilest unethical factors that trumps Nigeria’s economic development.

7.0 Islamic Injunctions against ‘isms’ that Undermine Economic Development

Anything that is harmful is forbidden in Islam. The exemption is if harm has to be endured for greater benefits like in the case of therapy. Similarly, exceptional case is the harm Muslims would need to endure in the cause of struggling in the path of Allah to make Islam triumph over other manmade religions. However, there are practices that are intrinsically harmful and are incapable of bringing lasting benefits. In this category are some of the infamous ‘isms’. According to the Oxford Advanced Learner’s Dictionary (2006, pp. 797), ‘ism’—which is usually disapproving—is “used to refer to a set of ideas or system of beliefs or behavior.” Nigeria is always being governed in disapproving

'isms.' This has devastatingly affected its economic development. Cronyism, Ethnicism, favoritism, nepotism, etc. are the common harmful 'isms' to Nigeria's economic development. None of them is acceptable in Islam. They are condemnable and even forbidden. They destroy the economy and thwart development.

Ethnicism is a situation where emphasis is placed upon ethnic identity. If this is displayed by those entrusted with power to run the affairs of the state, the economy suffers. It is a common practice in Nigeria to see people from a particular ethnic stock dominating the affairs of the state because they share the same ethnic identity with a particular president or governor as the case may be. Cronyism prioritizes friendship over qualification in appointing officials into strategic economic positions in the state. Nepotism, like cronyism, is another form of 'ism' that favors relatives, family and friends' members not because of their abilities but because of their relationship with those in the position of power. The first victim of all these forms of favoritism is meritocracy. When the merit system falls victim, it immediately reflects in the nose-diving of the economy.

All the 'isms' mentioned above are subsets of favoritism which is the umbrella word. It is granting undue favor to a group of people at the expense of those who actually deserve it. It becomes a great sin when this is done in running the affairs of the state. The Prophet (SAW) unequivocally condemns favoritism. He said: "Whoever is appointed to a position and favors his relatives will be punished by Allah on the Day of Judgment (Muslim). Nepotism is a corruption that destroys justice and equity. Whoever is entrusted with the affairs of the state but practices nepotism is a betrayer of trust. It was reported by Ibn Kathir in *Musnad al-Faruq* (vol.1, p. 537) that 'Umar ibn al-Khattab said: "Whoever employs a man among his loved ones or relatives, employing him for no other reason besides that, then he has betrayed Allah, His messenger, and the believers." The opposite of favoritism is meritocracy. Saleem (2009) gives a very comprehensive definition. According to him, meritocracy is a social system wherein people are recognized or rewarded based upon their demonstrated knowledge, talent, and ability, rather than because of their wealth, family connections, class, privilege, friends, seniority, or popularity. By seniority, Saleem apparently refers to seniority in age not

experience. It will be meritocratic to recognize people based on the latter. He further explains that societies that practice meritocracy enjoy prosperity and generally witness an improvement of quality in all spheres.

The reverse is what is witnessed in Nigeria. Meritocracy is hardly practiced within the circle of those who run the affairs of the state. A typical example is the process of ministerial appointments and approval. While the executive arm of government appoints ministers without any known criterion, the legislative arm of government screens and approves ministerial nominees without knowing the ministries they are to head. This is not only dishonesty, it is, in addition, a blind and unguided approval which culminates into having square pegs in round holes that leads to catastrophic outcomes. When this kind of practice prevails, no one should expect economic development but economic underdevelopment. The Prophet said: “When honesty is lost, then wait for the Hour.” It was asked, “How will honesty be lost, O Allah’s Messenger (SAW)?” He said, “When authority is given to those who do not deserve it, then wait for the Hour” (Bukhari, 1973, Book 81, no. 6496).

The principle of meritocracy is well entrenched in Islam and it is the basis for recognition even in the spiritual realm. Allah says: “Indeed, the noblest of you in the sight of Allah are most God-fearing of you” (49 v 13). In worldly affairs—politics and economy—meritocracy is not alien to Islam. It was meticulously observed in the formative years of the Islamic community in Madina during the time of the Prophet. This continued through the time of the Rightly Guided Caliphs before favoritism became the order of the day. Few examples shall suffice to demonstrate meritocracy in the Prophet’s era. In the famous sermon given by the Prophet (SAW) during the farewell pilgrimage, he said: “All humankind is from Adam. An Arab has no superiority over a non-Arab. Nor does a non-Arab have any superiority over an Arab. Nor does the white have any superiority over the black. Nor does the black have any superiority over the white—except by the fear of God and good action. Learn that every Muslim is brother to every other Muslim and that the Muslims constitute one brotherhood. Nothing shall be legitimate to a Muslim which belongs to a fellow Muslim unless it was given freely and willingly. Do not, therefore, do

injustice to yourselves. Remember one day you will meet Allah and answer for your deeds. So, beware! Do not stray from the path of righteousness after I am gone" (Ibn Hambal, no. 22978, Mubarakpuri, 1996).

The above is an omnibus sermon - very comprehensive and all-encompassing. It is the basis of meritocracy in Islam. It promotes the Islamic ethic of egalitarianism which only recognizes distinction on the basis of *taqwa* (piety) and good action (merit). These two ethics alone, if practiced, would break economic monopoly forever. Monopolistic practice that is enjoyed by some privileged individuals in Nigeria is one of the unethical factors working against economic development. In Islam, welfare of the governed in governance and economy is a foremost consideration in policy planning, formation, and execution. All expenditures of common wealth by those in the position of authority, according to this farewell sermon, must be consented to by the citizens—"It must be given freely and willingly." Injustice is generally condemned. In the context of this paper, economic injustice which leads to economic underdevelopment impoverishes the Muslims and denies them the material wealth needed to seek the abode of the Hereafter - *Daarul Akhirah* (Qur'an 28 v 77). Unlike in democracy where elected officials are accountable to the electorate in principle, in Islam and the ethics it promotes, accountability ends not in this world but must be made before the Creator by those entrusted with power and authority.

The farewell sermon is against all the negative 'isms' known in human history which are the very antithesis of meritocracy. Nigeria, being a Muslim majority state, stands a better chance to apply Islamic ethics which is obviously absent in the way its affairs are managed. History teaches meritocracy grows the economy and develops the state. Examples abound in the modern era even in states that are far away from being Muslim majority states. But since the analysis in this paper is from the Islamic perspective, we shall cite an example from the Islamic golden age. 'Umar ibn 'Abdul-Aziz (RA) was the man who laid the foundation for the Islamic golden age. To reclaim the prosperity that was witnessed during the eras of the Prophet in Madina and the Rightly Guided Caliphs, ibn Abdul-Aziz had to fight against all the dangerous 'isms' and reassert the principle of meritocracy. As

Saleem (2009, para. 47) rightly recounts: “He (‘Umar ibn ‘Abdul-Aziz) had to fight against his family members who had been given positions of power in the government due to their family connections. Though his rule only lasted a few years, Muslim history acknowledges his accomplishments in recapturing that failing sense of success for the ummah, and in so short a period.”

8.0 Religious Bigotry: A Stumbling Block to Economic Development

Religion is not an enemy of growth and cannot stand in the way of economic development. Social scientists argue that religion inculcates moral values through education which directly influences some certain economic behaviors like discipline, diligence, and frugality that enhance economic development. Religious beliefs accelerate growth because they help to sustain aspects of human behaviors that increase productivity (Smith, 1937; Barro and McCleary, 2003; Salaudeen and Isah, 2024). Weber (2005, p. 118) avers that “Religion must necessarily produce both industry and frugality, and this cannot but produce riches.”

However, when religion interfaces with politics in Nigeria it becomes religious bigotry. Religious politics in Nigeria is one that prioritizes domination of one religion over the other with no regards for merit, justice, progress, and development. Nigeria is obviously not a theocratic state, but it is engrossed in an unhealthy competition for religious superiority (Salaudeen and Isah, 2024). Religion which should promote meritocracy ironically entrenches favoritism. This can be termed “competitive religious favoritism” which is a situation of unhealthy competition where adherents of a particular religion exhibit preferential treatment towards their religious brethren against adherents of other religions. In Nigeria, religion has practically become an unethical factor that contributes to its economic woes. When Muslims and Christians become vocal about Islamization or Christianization, they are talking about representation in quantitative terms, not in qualitative terms. Their interest is in the number of Muslim or Christian representatives in government or any public office. They are not interested in the performance of those they choose to represent them provided they share similar faith.

When a religious group persistently criticizes a government or its policies, it is obvious that the leadership of that government is not from its religious fold. Similarly, religious clerics have made it a habit to defend the government and its policies whenever the leadership of that regime is from their midst. It does not matter if the government is right or wrong. What matters is whether they are Christians or Muslims. This unethical behavior, informed by religious bigotry, directly or indirectly affects the economy. It sweeps away the respect which religious leaders' command. It also undermines the noble role played by religious clerics in calling those in authority to order whenever they swerve from the right course.

9.0 Islamic Ethics on Wealth and Economics Development

Nigeria was listed among 125 developing economies in 2024 by the United Nations' World Economic Situation and Prospects (2024). According to Investopedia (2024), developing countries are those with lower income, an underdeveloped industrial base, and a lower standard of living. They are countries that could not provide jobs for its teeming population and lack clean drinking water, food, healthcare, education, housing, and access to modern technology. The fact that Nigeria is indisputably the "Giant of Africa" and naturally blessed but categorized as a developing country in Africa suggests that wealth is being accumulated in few hands while majority are in dire need.

It should be noted that not all countries in African are underdeveloped or developing. This implies that many countries in Africa over which Nigeria claims to be giant are developed. For instance, Algeria, Botswana, Egypt, Gabon, Libya, Mauritius, Morocco, Seychelles, South Africa, and Tunisia that are far less endowed—in comparison with Nigeria—but are developed countries in Africa. World Population Review (2024) rates these ten countries as developed in Africa with the exemption of African Giant (Nigeria). Therefore, there is a need to investigate into why Nigeria's abundant resources do not translate to development. How are the resources managed? And what is the philosophy behind wealth generation by those in authority in Nigeria? In other words, for what purposes are revenues generated in Nigeria and on whose behalf?

It should be noted that wealth belongs to Allah (s.w.t.) in Islam and should thus be managed in accordance with His guidance. The value of wealth in Islam is not in irrational accumulation but in the ability to utilize it to satisfy basic needs. While basic needs might be relative, men know what their basic needs are. Hence, “the ideal amount of wealth”, Zaman (2014 p. 51) explains, “is one that is just sufficient for our needs.” Because wealth belongs to God, whatever is extraneous in wealth must be given out to the needy. This will close inequality gap and sprout economic development. On this, the Qur’an is very explicit. Allah says: “And they ask you what they ought to spend. Say: ‘that which is beyond your needs.’” (Qur’an 2 v 219). This is in contrast to the conception of wealth by some secularists who think wealth must be acquired for its sake as an end in itself. Keynes was extreme in its praise of wealth when he asserts that: “Avarice and usury and precaution must be our gods for a little longer still. For only they can lead us out of the tunnel of economic necessity into daylight” (Keynes, 1997). To believe one is able to acquire wealth because one deserves it is to fall into the error of *Qarun* (Korah) and the error committed by the Calvinists, who thought that possessing wealth was a sign of being pleased by God. (Zaman, 2014).

It is also important to note that needs are different from wants. While needs are necessities, wants—if not regulated—can lead to extravagance and waste since human wants, from the perspective of economists, can never be satisfied. This also finds support in Islam—the religion that apparently frowns against extravagance and waste. Emphasizing the insatiate nature of man’s needs, the Prophet said: “If the son of Adam had a valley full of gold, he would like to have two valleys, for nothing fills his mouth except dust [of the grave]. And Allah forgives him who repents to Him.” (Al-Bukhari, 1973, vol. 8, book 76, no. 447). Islam lays much emphasis on wealth distribution as a means of economic development. It frowns at an economic practice that takes away from the poor and gives to the rich. Rather, it encourages taking from the rich in a reasonable manner and give to the poor without harming the rich through zakat (religious levy) and other forms of charity.

Shrinking the gaps between the poor and the rich becomes a practical reality through the institution of zakat. Discussing the

methodology of Islamic economics, Siddiqi (2014) points to the revival of Islamic institutions like zakat and *Awqaf* (charitable trusts) as immense resources of the voluntary sector for eradication of poverty and deprivation. The rich develop the spirit of generosity towards the poor through zakat which in turn helps to eradicate, by default, some unethical practices (like usury) in the economy.

Muslim jurists have viewed zakat as a tool for redistributive justice in society. If properly integrated into the taxation system, zakat can positively impact on economic development and horizontal equity between Muslim and non-Muslim citizens (Iqbal and Lewis, 2014). In his comparative analysis of ethics and economics as enshrined in the worldview of Islam and that which has become the foundational building block of western intellectual orientation, Chapra (2009) notes that the fruits of development would be shared equitably only when justice and human brotherhood are upheld. From Islamic perspective, socio-economic justice is not only about humans. It is also about the well-being of all God's creatures, including animals, birds and insects (Chapra, 2009). By implication, an economy system that is built on the philosophy that animals and insects should not be harmed will not harm humans and what such economy is bound to develop.

10.0 Unethical Practices

This section focuses on how elected officials in Nigeria perpetrate unethical practices that continue to undermine economic development of the country. Ojo (2016) empirically shows how corruption and large-scale looting of public funds characterized all the regimes in Nigeria with emphasis on Olusegun Obasanjo's⁶, Umaru Yar'adua's⁷, and Goodluck Jonathan's⁸ regimes. Cronyism and nepotism are common practices under the regime of former President Muhammadu Buhari for which he was severely criticized (Obinna, 2023). Salaudeen (2017) highlights how these negative 'isms' wrestled the willpower to

⁶ He ruled Nigeria from 1999 to 2007 as the first elected president after the transition from military rule to democracy in 1999.

⁷ He took over from Obasanjo and was the President from 2007 to 2010. His tenure was short-lived as he passed away in 2010.

⁸ He was the Vice President to Yar'adua who became president after the death of Yar'adua and ruled from 2010-2015.

fight corruption from former President Buhari—an erstwhile acclaimed anti-corruption tsar. His family and friend members who were said to have dominated his government were—by virtue of their relationship to the President—untouchable. Abuse of office and looting of common wealth became rife and unchecked. This made the economy bleed. This ugly phenomenon continues under the regime of President Bola Ahmed Tinubu (2023 till date) who has been criticized for appointing not just the Yoruba but the Lagosians prominently in his administration (Abimboye, 2023). The implementation of Islamic ethics in the art of governance would have helped, in no small measure, to moderate nepotistic behavior if not curb it altogether from the actions and activities of elected officials.

It is also very obvious that government takes important actions and makes critical decisions without serious plan and wise consultation. While this is against common sense, it is also seriously frowned at in Islam as explained above. It suffices to cite two recent examples. Naira redesigning at the eleventh-hour of former President Buhari regime which many prefer to call “naira repainting” is obviously a policy not well thought-out. It killed many businesses and impoverished many Nigerians. In the long run, after the end of President Buhari tenure, the old notes that were said to be illegal were reintroduced as legal tender after many businesses had irredeemably collapsed.

Similarly, President Tinubu who took over from Buhari unilaterally made the historic “oil subsidy is gone” declaration which made life unbearable for most Nigerians ever before forming his cabinet. This is a one-man show and is against the Islamic concept of *shura* (consultation). Almost two years in office, President Tinubu government seems not to have developed any veritable plan to cushion the effect of the removal of oil subsidy. Rather, the economy continues to nosedive as businesses collapse.

Extravagant spending (*israf*) is the hallmark of virtually government in Nigeria since the transition to democracy in 1999. Government officials would choose to hold meetings in foreign lands with taxpayers’ money. Hundreds of delegates are regularly sponsored to attend foreign engagements/functions which require just few functionaries. These are unethical spending that can be curbed if

Islamic ethics are mainstreamed in governance to pave way for job creation and economic development. Lavish spending has done a lot of damage to Nigerian economy. A government that is still unsure of its ability to pay workers a N70, 000 minimum wage budgets a lot of money for unnecessary projects as seen in Table 1 and 2 above. Spending wastefully on things that are extraneous is *tabdhir* (spendthriftness) and those who do so are called *mubadhirin* (spendthrift) in the Qur'an (17 v 26-27); they are also described or rather condemned as *ikhwanu al-shayatin* (brothers of devils).

11.0 Conclusion and Recommendations

There is a saying which is rather axiomatic that “a wealthy nation isn't synonymous with a developed one.” Nigeria perfectly typifies a wealthy nation in terms of human and natural resources but far away from being a developed one. Nothing is essentially wrong with Nigerian climate. Its territory is wide enough to accommodate growth and development. Its population should be one of its greatest assets. But something very important is missing in Nigeria and that explains why it fails to develop.

What is missing is ethics, and particularly Islamic ethics. This gives wings to many unethical practices which have been normalized so much so that they hinder economic development. The democratic ethos has either not been adhered to or has failed to birth economic development. This paper observes that economic practices in Nigeria are, in most cases, a departure from Islamic ethical principles of economics despite the fact that, demographically, the Muslims in the country are the majority. Hence, the advocacy for mainstreaming Islamic ethics—which perfectly address all ills—into Nigerian government, governance, and economy.

This paper therefore concludes that Islamic ethics which are against all known negative ‘isms’ should be resorted to in order to address the unethical practices highlighted in this paper that greatly contribute to Nigeria's economic underdevelopment. This consideration for ethical reform is not at cross-purposes with democracy as practiced in Nigeria since the Constitution of the Federal Republic of Nigeria [Section 38(1)] provides for freedom to practice one's religion. In addition, the implementation of these ethics should

not be seen as introducing sharia into a multi-religious state where there is always supremacy contest between the two dominant religions (Islam and Christianity). It is not about Sharia; it is about economic development which should not offend the sensibilities of the non-Muslims.

The reason is that none of the teachings of the major religions encourage or tolerate corruption, budget padding, tribalism, ethnicism, cronyism, and other “isms” highlighted above. These are areas of religious convergence between Islam and Christianity as explained by Dukawa and Salaudeen (2025) in their inter-faith study on Nigeria. Hopefully, the implementation of these ethics, as a divine model, will benefit both Muslims and non-Muslims, and greatly help to revamp the economy and enhance development.

Recommendations

The study highlights the following recommendations at the individual, political and policy levels:

- 1) Practicing Muslims that are learned in Islamic ethics should participate in politics so that they can bring forth their knowledge to influence government policies especially as they affect the economy.
- 2) Nigerian governments at all levels should jettison favoritism and all other negative ‘isms’ in practical governance. Favoritism only benefits a privileged few at the expense of the majority; it destroys the economy and, by extension, the state.
- 3) Learned and God-fearing Muslim clerics should constitute themselves as major stakeholders in the affairs of the state. They should not be instrumentalized by politicians only to gain power and thereafter becomes irrelevant. Their voices should be loud and clear in influencing government policies through Islamic ethics which should be mainstreamed in government activities—particularly in law making, policy formulation, and execution.
- 4) Budgeting and policy making should be instrumentalized to generally prioritize the needs of the poor. This would even be made possible if budgets and policies, as instruments, are designed to create jobs through massive industrialization and mechanization

of the agrarian sector, a sector that has greater potential to absorb Nigeria's growing jobless population.

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