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TABLE OF CONTENTS

- The Conventional and Islamic Cooperative Societies: A Comparative Approach
- The Concept of Nation and Nation Building in the Islamic Perspective,
- *Zakāt* and *Waqf* as Instruments for Orphans' Welfare and Sustainable Development in Niger and Nasarawa States.
- The Concept and Theory of *Asabiyyah* (Nationalism) of Ibn Khaldun and the Islamic Notion of Nation Building
- Socio-Economic Welfare of Imams and Scholars in Contemporary Nigerian Communities: Challenges, Responsibilities, and Pathways to Empowerment
- Assessment of Adam Abdullahi al-Ilori's Exegetical Notes on Some Verses of the Qur'ān
- Assessment of the Concept of Cooperation and Cooperative Society in the Islamic Perspective
- An Evaluation of Impacts, Challenges, and Prospects of Arabic & Islamic Education in Kogi State (Kogi Central as a Case Study).
- Islamic Proselytism in the 20th Century: A Critical Overview of Jamāat-Tablīgh and Its Da'wah Activities in Nigeria

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THE CONVENTIONAL AND ISLAMIC COOPERATIVE SOCIETIES:
A COMPARATIVE APPROACH

By

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Abstract

Islam as a dynamic and flexible religion has a say in every human endeavor, it commands every good and rewords on it, discourages every evil and prohibit it. It also encourages unity in every human society and calls for a peaceful co-existence among human being so that individual should lead a life of tranquility, success and happiness. The economic aspect of human life has been well taken care of by Islam in many ways. For this reason, the authors attempt to look at the Islamic view of cooperation and cooperative societies as means of achieving economic prosperity and emancipating many from the yoke of poverty and miserable life. The paper studies the principle of cooperation in the Qur'ān mirror and other Islamic sources that could lead to understanding its role on the issue of the present cooperative societies. The study revealed that Islam as a progressive religion does not only sanction participating in such cooperative but also encourages it and also laid certain guidelines for a successful and functioning cooperative societies. The paper recommends that Muslims should be in forefront in the area of lawful earnings and economic libration.

Introduction

Cooperate in language is from cooperation which means to work or to act together especially for a common purpose or benefit. It also applies to a mutual unobstructed action, it is also means to function in harmony, to engage in economic cooperation and to obtain the cooperation in issue of witness, it connotes act of cooperating, active help from a person or organization, such as equal sharing of space or resources, it could also bear the meaning of mutual benefits such as for purposes of production and purchase.

Cooperative could also mean to work with another as a team ready to cooperate between individuals or parties. It is also used for cooperative business enterprises or to cooperate.

Society is a long-standing group of people sharing cultural aspect such as language, dress, norms of behavior and artistic forms. The society has been known for centuries as a family structure connected together. it could also mean a group of people who meet from time to time to engage in a common interest. It is also an association of organization, this meaning has been mentioned in the glorious Qur'ān as well.

Cooperatives are private sector enterprises set up to meet their members' needs (DFID 2010). Cooperatives are owned and democratically controlled by their members- a governance model distinguishing them from private firms. In principle they are based on value of self-help, self-responsibilities, democracy, equality, equity and solidity (DFID 2010).

A number of approaches to development had been employed to solving the socio-economic ills of the third world countries. These approaches failed to achieve their goals partly because they completely ignored the participation of the target audience in terms of participation of individuals which are essential tools for success in cooperative societies with reference to either conventional or Islamic in their contribution to poverty alleviation (Easter, 1999).

Despite the existence of various cooperative societies, the issue of poverty among the citizens persists and people are still faced with problems of financing projects that will improve their standard of living and welfare. Due to the high level of poverty ravaging majority of Nigerians, one may question the suitability and effect of both conventional and Islamic cooperatives, a problem that calls for new research.

Empirical Review

One of the most effective means of lessening the dependency is to promote self-reliance and economic freedom through the use of cooperative as an effective vehicle. Cooperatives if adequately organized can promote mass mobilization and participation of the people in rural development (Famoriyo, 1988).

jj

In Africa, cooperative societies have to poverty reduction, the mobilization and distribution of financial capital, created employment, and income generating opportunities, it has also constituted a forum for education and training, set up solidarity schemes to cater for unexpected illnesses, social welfare and other socio-economic problems. Frederick (2008)

After carrying out various analyses and evaluations of more than Ten (10) out of the Twenty-two (22) poverty alleviation programmes, it was concluded that the issue of whether the programmes and policies have succeeded in reducing poverty is an unsolved point and suggestion was made that the unsatisfactory results call for a re-examination of policies and practices of poverty eradication in Nigeria. Khalid (2009)

On the issue of analyzing the Nigeria's past poverty alleviation measures as well as assessing the reasons for their inability to achieve set targets, a participatory approach to the planning, formulation and implementation of future policies on poverty alleviation in Nigeria should be suggested. Ovie and Akpomuvie, (2011)

Lack of involvement of target beneficiaries in identifying the right projects coupled with administrative and operation failures were among the problems identified as hindering the achievements of the objectives of the poverty alleviation programmes in Nigeria. It has been recommended that there is thus the need for involvement of the local people in the identification and design of projects so that sufficient participation can be achieved. It has been suggested that there is the need for government to supply inputs like fertilizers, farming machineries, seeds, training programmes among others that can improve people's livelihood and productivity. Mukhtar (2011)

Reseachers on the impact of cooperative society on capital formation concluded that cooperative societies have effect on members' welfare and that the role of cooperatives in poverty reduction

and capital formation cannot be overlooked in the process of developing countries like Nigeria. They recommend that the government should assist cooperative societies to improve their capital base through infusion in the annual budget of the country and that, there is need for cooperative research and organization of symposia and public lectures with a view to enhancing the efficiency of cooperative movement in Nigeria. Kareem *et al.* (2012)

Researchers have also concluded that the contributions of cooperative organizations to poverty alleviation cannot be denied and that the poverty incidence of cooperative members is 0.55 while that of non-cooperative members is 0.57, which implies that the latter is poverty-stricken than the former. Therefore, it has been suggested that cooperative members should encourage others to join cooperative societies so that they could have access to adequate financial power for their businesses, technical assistance and provision of basic farm inputs to alleviate their level of poverty. Fapojuwo *et al.* (2012)

Concept of Sustainable Development and Cooperative Societies

It has been noted above that for many developing countries, an increase in consumption to meet basic needs is a requirement of development and, indeed, all countries must therefore see cooperative societies as a credible alternative to achieving this sustainable development.

In a number of ways, cooperatives play important role in global and national economic and social development. With regard to economic and social development, cooperatives promote the “fullest participation of all people” and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combating social exclusion. Thus, the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development (Levin, 2002).

It is certain that cooperative societies serve as engines of social integration and cohesion in the face of inequalities in social capabilities by empowering and giving voice to the poor and to the needy as well as the marginalized group. Cooperatives do not only instill savings habits in members, but also enhance greater synergy among its members. This has metamorphosed cooperatives to own large industrial and distributive trades. Sanjor (1992) and Adesina (1998)

A recent study by the ILO and the International Cooperative Alliance (ICA) titled “Cooperatives and Sustainable Development Goals” as reported by Olayinka (2014), highlights the contributions that cooperative enterprises are making to sustainable development and their potential to do much

more from creating employment and enhancing gender equality, providing clean energy and financial inclusion to ensuring food security and extending social protection. It has a track record of overcoming multiple forms of exclusion in rural areas, but not only there, cooperatives present in all sectors of Nigeria and world economies and are adaptable to a range of contexts. They thus respond to the triple bottom line of sustainable development, economic development, social justice, and environmental protection.

Islam, Unity and Cooperation

The Almighty Allah said in the Holy Qur'an:

وَأَعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا وَاذْكُرُوا نِعْمَتَ اللَّهِ عَلَيْكُمْ إِذْ كُنْتُمْ أَعْدَاءً فَأَلَّفَ بَيْنَ قُلُوبِكُمْ فَأَصْبَحْتُمْ بِنِعْمَتِهِ إِخْوَانًا وَكُنْتُمْ عَلَىٰ شَفَا حُفْرَةٍ مِنَ النَّارِ فَأَنْقَذَكُمْ مِنْهَا كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَهْتَدُونَ ١٠٣

103. And hold fast by the covenant of Allah all together and be not disunited, and remember the favor of Allah on you when you were enemies, then He united your hearts so by His favor you became brethren; and you were on the brink of a pit of fire, then He saved you from it, thus does Allah make clear to you His communications that you may follow the right way. Q. 3 v.103

و قال النبي صلى الله عليه وسلم: ان الله لا يجمع امتى على ضلالة او قال امة محمد:
يد الله مع الجماعة و من شذ شذ في النار

Allah will not cause all my people or he said Muhammad's people to err. Allah's hand is over the community, and he who is separate from it will separate in hell. Transmitted by al-Tirmithī. Mishkāt al-Masābīh, 174

Islam does not endorse discord and dissensions, strives and conflicts. In short terms, unity is the golden thread binding Muslims together. Management of human and physical resources for unity and amity are one of the objectives of Cooperation generally. Social assets of Cooperatives increase efficiency of economic system and narrows down the dimensions of conflicts.

Cooperation is the means to remove obstructions in the free play of visible and invisible forces to promote a strong and united society.

In its literal sense cooperation is the spirit of Islam, even before the advent of Islam, cooperation was not an unfamiliar concept for the Arabs. The Tribal customs were very much based on cooperative ideas and principles. Their customs and traditions embodied cooperative behavior. Their mutual relations within the tribe or the relations of one tribe as a whole with other tribes were governed by the spirit of cooperation. In brief, cooperation was the only force that regulated life in those days. Islam, being a religion of wider out-looks, strengthened and formalized the spirit of cooperation and mutuality among its followers.

A serious study of the Holy Qur'an reveals that Islam has full concern for social and economic problems of man. (Eg: protection of wealth) (حفظ المال)

Islam does not favour isolation and seclusion from the world. On the other hand, in Islam, even worship is not an individual affair. To inculcate the spirit of collectivism and cooperation, Islam attaches more importance to prayers performed collectively (in *jamā'ah*.)

Thus there is more and more emphasis that the members of the society should know the problems of each other and try to help in the solution of such problems collectively.

In this way Islam encourages the spirit of mutual help and discourages exploitation. Islam recognizes two basic relationships-man's relation with God and man's relation with fellow men, and gives equal importance to both these relationships. Thus, worldly aspects of life are also important in Islam as a hungry man cannot devote fully to religious matters.

When there are poverty, economic distress and exploitation in society, the community cannot be a disciplined one. It is said that even prayers to God will be sincere when man feels socially protected and economically satisfied.

Against this background, Islam makes provisions for the satisfaction of material needs.

The Qur'ān, after making mention of faith "IMAN", frequently mentions two acts of piety "al-Salāt" and "al-Zakāt".

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ

277. Surely, they who believe and do good deeds and keep up prayer and pay the poor-rate they shall have their reward from their Lord, and they shall have no fear, nor shall they grieve. Q .2 v. 277

In this way Allah considers the prayer and the poor due as the twin foundation stones of practical faith as Islam is a way of life that covers all the aspects of man's life. It must be noted that in ISLAM there are no separate departments for politics, sociology, or economics as we find in other religions and systems of the world. The distinguishing feature of the economic system of Islam is that man is given a free and equal status. The real basis of economic relationship in Islam is active cooperation; and all the members of the society are brothers together. The good of individual lies in cooperating with each other.

Islam emphasizes that all men are brothers, so, their life pattern should be such as that every individual feels the responsibility for the welfare of others together with his own. Islam teaches that all men are the children of 'Ādam' Islam teaches that individuals should form cooperative system for economic pursuits. The idea is that what one man cannot do alone he should join hands with his fellow brothers. Therefore, man should be with other men living as a member of one family. In every family, some members are rich while others are poor. The strong should help the weak just like a joint family.

The Spirit of Cooperation in Islam.

Islam is for all times and, therefore, it has all the qualities of adjustment. Islam was not only for those people who were present at the time of holy Prophet (SAW) but for us also and for all generations up to the Day of Judgment. It is an everlasting religion, everlasting system, offering everlasting solutions to problems of different nature in all different places and times. In Islam the society should adopt all good and useful things provided they are not against its basic spirit and teachings. So, cooperative society in Islam is a middle way between the capitalism and socialism systems. Islam is a religion based on justice. Therefore, we find in Islam the spirit of cooperation and cooperative organization at every stage. Islam prescribes a general principle of paramount

Cooperate with one another for the purpose". "importance and universal application: -

و تعاونوا على البر و التقوى و لا تعاونوا على الاثم و العدوان

This means that the man who undertakes a noble and righteous work, irrespective of his geographical location, has the right to expect support and active cooperation from the Muslims.

Allah says:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ وَتُدْخُلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ١٨٨

188. And do not swallow up your property among yourselves by false means, neither seek to gain access thereby to the judges, so that you may swallow up a part of the property of men wrongfully while you know.

Islam has also given people the right to freedom of association and formation of lawful organization. This right is subject to certain general rules. It should be exercised for the propagation of virtues and righteousness and should never be used for spreading evil and mischief as has been mentioned above. Muslims must reform society and invite people to righteousness through recognition the right of the needy and to provide them with assistance.

Allah says:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ ١٩

19. And in their property was a portion due to him who begs and to him who is denied (good). On this issue of the Prophet (SAW) said:

تؤخذ من اغنياءهم و ترد الى فقرائهم

"It will be taken from the rich and given to those in the community, in need "Bukhari and Muslim"
In addition to this, it has also been declared that the Islamic society should support those who have no one to support them. The Prophet (SAW) said:

الامام ولي لمن لا ولي له

"The Head of State is the guardian of those who have no guardian" (Abu DĀwūd).

The Qur'ān always invites Muslims to worship God and pay Zakāt in more than thirty places and in deferent expressions. The verse: " Offer prayers and pay Zakāt, And Kneel down with Those who Kneel down unto God". If one pays attention to the meaning of this verse, he would understand how 'Social is Islam', and how it strengthens the relations between an individual and the society, how people stand together for worship without differentiating between the poor and the rich, master and servant. It definitely creates friendship and love between individuals and makes everybody understand each other. This creates cooperative spirit among members of the society.

Islamic Laws and Cooperation

The modern cooperatives, knowingly or unknowingly, have drawn many of their principles from the Islamic society as is evident from the followings:

1. Voluntary Association 2, Democratic Management, 3. Self help and Mutual Help, 4. "No Interest" Motive 5, Open Door Policy, 6. Publicity, 7. Impartialit, 8. Equality

1. Voluntary Association:

The first and foremost principle in Islam is non compulsion and to make people free to make choice to join or not to join a society. Likewise, the cooperatives have adopted it as a principle. This principle is coherent in Islamic teaching and is fully advocated and practiced. In fact there is no compulsion in Islam to the extent even to join or not to join Islam - what to say of a cooperative society, which is for the mutual benefit of all. It should be noted that in any Islamic society non compulsion is the cardinal principle. In capitalist and socialist types of organizations, this principle may undergo a change as and when desired.

In Islamic society and system are eternal laws and constant values of life; but, at the same time, consideration has been given to changes brought by time and the circumstances and the existing needs of the poor. It is due to the fact that Islam presents a perfect and dynamic way of life and not a static one is workable in a set of conditions and exigencies.

2. Democratic Management:

According to the Holy Qur'ān: "

وَالَّذِينَ اسْتَجَابُوا لِرَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَمْرُهُمْ شُورَى بَيْنَهُمْ ۖ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ۝ ٣٨

“And those who respond to their Lord and keep up prayer, and their rule is to take counsel among themselves, and who spend out of what We have given them.Q. 42 v.38”

Another significant and dominant principle of cooperation throughout the world is that its administration and working is to be carried on democratically. It means that all matters and issues are discussed, debated, voted, assented and implemented. In this regard we find that it was Islam which gave to the World this idea and practice centuries ago. Islam has provided full liberty to individuals to express his view-points within the framework of Islamic laws applicable to the working of an Islamic organization or society.

Allah emphasized in the Qur’ān that important issues be discussed and debated and decisions should be taken after joint consultation.

فَبِمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ ١٥٩

159. Thus it is due to mercy from Allah that you deal with them gently, and had you been rough, hard hearted, they would certainly have dispersed from around you; pardon them therefore and ask pardon for them, and take counsel with them in the affair; so when you have decided, then place your trust in Allah; surely Allah loves those who trust.

In a cooperative society rules and bye-laws are first discussed, debated and then involved; and on such basis suitable decisions are taken for administering the affairs of a cooperative society. It is in the light of this; Islam gives each individual the right to contribute to solution of the problems of cooperative society. It can, therefore be observed that the most outstanding feature of Islam is democracy and democratic principles conscientiously followed in every walk of life. Each member of a cooperative society has to exercise one vote irrespective of status, race, tribes, colour and the number of shares held.

3. Self-helps and Mutual help:

According to Ibn Umar, The Prophet Said:

المسلم اخو المسلم لا يظلمه و لا يسلمه و من كان في حاجة اخيه كان الله في حاجته و من فرج عن مسلم
كربة فرج الله عنه كربة من كرب يوم القيامة و من ستر مسلما ستره الله يوم القيامة (متفق عليه)

"A Muslim is a brother to another Muslim, he neither oppresses him, nor leaves him helpless. Who ever fulfills the need of his Muslim brother, Allah will fulfill his need. And who ever removes the worry of a Muslim, Allah will remove his worries on the day of judgment. And who ever covers the faults of a Muslim, Allah will provide him cover on the day of Resurrection. (Unanimously approved)

This principle is the central idea of Islamic principles. Islam prohibits selfish approach and self interest in respect of spiritual values and prayers. Man in Islam is the real centre and pivot of all activities and consideration. He is neither totally helpless nor does he enjoy unlimited freedom unbounded to bedevil the world. (Akhlaq H., 25)

If a poor lives in a poor dwelling and the rich does in a very big and impressive house it shows that society is not healthy and free from social injustice. It simply means that distribution of income and wealth does not take care of the poor. Islam does not stand for such society, Islam invites everybody to be just and faithful to mankind, Islam permits individual well-being and appreciates cooperative efforts of all for social welfare. In Islam it is shameful to ignore the needy. According to Islamic teaching there should be no hungry, poor, destitute and desperate. If the society does not exert itself to remove these social evils, it is definite that his share has been devoured by the rich.

It is in this context that Islam advocates the real spirit of self help and mutual help. In an Islamic society the idea of self-help and mutual help has been rightly derived from the source mentioned above.

The basic thing in this connection is to improve the lot of the poor through collective efforts by means of which those who are financially worse off and are not in a position to take material advantage are supported by well to-do persons. The rich contribute to a social welfare fund to be used in elevating the poor above poverty line. The rich and the poor come together for their mutual benefits.

From the above, we can infer that common efforts and collective participation will inculcate the real spirit of self help and mutual help and the Islamic brotherhood.

4. 'No-Interest' Motive:

According to the Holy Qur'ān:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ
الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ
فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ٢٧٥

275. Those who swallow down usury cannot arise except as one whom Shaitān has prostrated by (his) touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah; and whoever returns (to it) -- these are the inmates of the fire; they shall abide in it. Qur'ān. 2 v.275

Islam does not allow usury. It allows profit which a business unit can earn through efficient services to consumers. According to this principle, profit-making is not prohibited in Islamic transactions. But maximizing the income by means of interest (usury) is totally discarded in Islam. Profits can be increased through sound management but not by means of unlawful practices (A'la Maudūdī, 24)

5. Open Door Policy:

In Islam the doors are open to all existing and potential member of the community. This is to avoid discrimination between the original Muslims and converts from other faiths to Islam. Even in this point, chance may be created for a non-Muslim in an Islamic cooperative, if it is safe to do so.

The open-door policy helps Muslim society to garnish large resources from ever increasing number of the members. Growth of resources is essential to assume functions in the wider field of social and economic aspects for the benefit of the society.

Undoubtedly, people of unsound mind and those of undesirable character as well as minors are not allowed to participate in any decision

6. Publicity:

The principle of publicity does exist in an Islamic society. No doubt the media of publicity was different during the ancient and present society but for developing trade and commerce any form of publicity may be explored. The idea behind the publicity and education in an Islamic set-up is to equip Muslim with the spirit of cooperation among themselves. Publicity is designed with the aim of conveying the message and inviting people in joining hands with the other Muslim brothers in society for the overall prosperity advancement and development of Muslims at large.

7. Impartiality:

Another principle of cooperation is the impartiality in matters of dealings and treatment. Islam present a practical example of impartiality as it does not favour any one on the basis of his connection with some party. The object of an Islamic society is to uplift the Muslim in general for achieving their economic and social goals for the society. There is no question of influence on the basis of relationship' caste, race, tribes, region or colour. The basis is Islam, which has formulated rules to ensure impartiality to settle disputes among themselves.

8. Equality:

This has been exemplified by the Prophet's (SAW) saying: "No Arab has any Superiority over a non-Arab, nor does have a non-Arab any Superiority over the Arab; nor does a white man have any superiority over the black or the black over the white. You are all the children of Adam; and Adam was created from clay.

"Bayhaqī and Bazzāz"

In this manner, Islam has established equality for the entire human race and struck at the very root of all distinctions and discriminations based on colour, race, and nationality. According to Islamic law, God has given man this right of 'equality' as a birth right.

The essentials elements of Islamic Finance include: (interest-free, profit and loss sharing model, high uncertainty and speculation avoidance, and transparency) are merged with cooperative ideals and principles. As a result, the Islamic cooperative should have the following features: recognition of members' ownership rights to business capital, *Ribā*-free transactions, and well-functioning institution (*zakāt*, *sadaqah*, and *waqf*), as well as profit motives, are acceptable if Sharī^h

standards are strictly followed. This includes acknowledging the autonomy of trade and commercial pursuits and recognizing common rights (Jimoh, 2021; Nawai, 2017)

Islamic Cooperative Society: Modus Operandi

Cooperatives can be organized for achieving economic ends. There are varieties of economic needs so there must be various types of cooperatives as well: credit, housing, marketing and the like.

Under capitalist and socialist systems, the cooperative societies; function differently. Under the former it is based on the principle of “end determines the legality of the means”, while in the latter it is based on “coercion and duress”.

The cooperative teachings in Islam are broad based, clear and definite. In modern cooperative societies, we find exploitation of members by members of the society. The cooperative system in Islam is under the concept of God and every man knows that cheating and exploiting others in this world attracts punishment in the hereafter.

Therefore, cooperative organization in Islam is voluntary. In Islamic cooperation, people are not simply members but they are brothers to each other. This spirit of brotherhood is stronger than the feeling of membership. In Islam every member is duty-bound to solve the problems of his brother fellow and if he is selfish and cheat, he himself is the loser. Therefore, cooperation in Islam is free from the defects of other system of cooperation that are called (modern).

Conventional and Islamic Cooperatives

The cooperatives can be operated either as a conventional cooperative society or on non-interest basis. Conventional cooperative society is based on a pure financial intermediation model, whereby the society generates profits from the profit margin earned from members’ savings on one hand and the funds lent to members on the other. The advocacy for the emergence of an alternative form of co-operative is based on the need to effectively address the areas neglected by the conventional cooperative societies.

Islamic (Zero interest) cooperatives are based on principles that prohibits risk taking, interest earning, sinful activities, gambling and speculative. It believes in trading based on real goods and

services and a reward sharing contract. It also focuses on providing an ethical financial system with a motive of wealth redistribution which will have a long-term effect on poverty alleviation. (Hayat 2009). and (Onakoya and Onakoya 2013).

There are a number of key Sharī'ah principles which distinguish Islamic cooperatives from the conventional forms. These principles have led to the creation of a separate financial systems which entails: Prohibition of usury or interest (*Ribā*), Prohibition of realizing gains from speculations (*maysir*), Absence of uncertainty in commercial transactions (*gharar*), All activities must be for permitted purposes (*halāl*). However, zero interest cooperative societies have no religious inbuilt discrimination and it is practicable to anybody regardless of belief.

Conclusion and Recommendations

The study has established that cooperative is a business enterprise in which the elements of ownership, control and use of services are united in a group of people. Cooperatives have been an effective way for people to exert control over their economic conditions as they play an important role in facilitating job creation, economic growth and social upliftment.

Similarly, cooperatives foster economies of scope and scale, increase the purchasing power of their members providing them with high income, social security and so on. It also, affords participants opportunity, protection and empowerment (Somavia, 2002).

Cooperative societies are known to bring about low prices of goods. Goods are bought directly from manufacturers at factory prices and sold to members at controlled prices thereby making their selling prices to be lower than the operating prices in the open market. Therefore, the study noted that cooperative societies of either Islamic or conventional provide essential commodities to members at appropriate prices thereby enabling them to consume goods they would ordinarily have not been able to consume. It also encourages members to save and give credit facilities to the members and improves the standard of living of participants and contributes to multiply effect on the sustainability of the society and the country at large.

Based on the research findings, gender was found to be a factor contributing to the amount of loan being collected in both cooperative societies. There is a significant difference between the operations of the conventional and the Islamic co-operative societies in regards to access to loans with or without interest, as case may be, rates being charged on members on loans collected. The

study also concluded that the two cooperative societies played significant roles in poverty alleviation of members.

It is therefore recommended that the Governments at various levels (Local, State and Federal) are expected to provide a supportive policy, legal and institutional framework, provide supportive measures that could enhance the success of the Islamic cooperatives in its activities.

The study recommended that Islamic cooperative society should be opened to all and sundry irrespective of religion.

It is also recommended that government should promote and enhance cooperative activities and participation through large scale and aggressive campaign in order to educate members and non-members of cooperatives about the contributions of cooperatives to the social and economic wellbeing of the common man.

Impediments militating against the establishment and development of cooperative societies should be removed by government with respect to both conventional and Islamic systems.

Members of the Islamic Cooperative society should embark on an aggressive publicity of their activities as it amounts to an act of *ibadah* and also jihad to win members for the cooperative not only for the benefit of the cooperative but also for the benefit of the society at large.

Government should also aid and encourage these organizations to enable them stand and perform effectively through human capacity development workshops and seminars since they are established to enhance human upliftment and economic wellbeing of the country generally.

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THE CONCEPT OF NATION AND NATION BUILDING IN THE ISLAMIC
PERSPECTIVE

BY

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Abstract

The Qur'ān has left nothing untouched in the human affairs whether celestial or terrestrial, this fact prompts one to think about the issue of nation and nation building whether it has been discussed in the noble Qur'ān or not. This paper discusses various ways by which the word *ummah* (Nation) and its plural form *umam* (Nations) were used in the scripture which sometimes embraced human being and world of animals as well. The paper also looks at the issue of nation building how it has been discussed and understood in the quranic perspective. Descriptive survey of research design is used in the study through theoretical approach and based on data extracted from the quranic texts, its exegesis and the view of quranic scholars on the topic. It has become clear

through the Qur'ān that the duty of human being is to strive to form a nation through which nation building could be achieved and when there is an establishment of *ummah* in the real meaning of it, the nation building which is the utmost duty of man on earth becomes possible, as he is considered vicegerent of Allah on earth.

Key words: Concept, Nation, Nation Building, Islam, Perspective

Introduction

The issue of nation building in any society today cannot be ignored and participating in it by the Muslims is ever demanding despite some of the evils seemed attached to it. This paper discusses the issue of nation and nation building from the Islamic perspective using the Qur'ān as the basis of the study and based on assurance of Allah that; “He had left nothing untouched in the Book” “the Noble Qur'ān” either directly or indirectly.

Allah the Almighty also has made Man His vicegerent even before the creation of him:

وَإِذْ قَالَ رَبُّكَ لِلْمَلٰٓئِكَةِ اِنۡجَعِلُوْا فِى الْاَرْضِ فَاۡلَٔرۡضِ خَلِيۡفَةً قَالُوْۤا اَتَجْعَلُ فِىۡهَا مَنْ يۡفۡسِدُ فِىۡهَا وَيَسۡفِكُ الدِّمَآءَ وَنَحۡنُ نُسَبِّحُ بِحَمۡدِكَ وَنُقَدِّسُ لَكَ قَالِۤىٔ اِنۡنِىۡۤ اَعۡلَمُ مَا لَا تَعۡلَمُوۡنَ ۝۳۰

30. And when your Lord said to the angels, I am going to place in the earth a *khalīf*, they said: What! wilt Thou place in it such as shall make mischief in it and shed blood, and we celebrate Thy praise and extol Thy holiness? He said: Surely, I know what you do not know.

The views of modern scholars are showcased especially in the area of the concept of nation and nation building for more explanation. The contributions of various scholars are discussed then finally the perspectives of Islam from the Quranic point of view. The paper is an attempt to determine the contribution of the Qur'ān to the concept of nation and nation building.

Descriptive survey of research design is used in the study; the sources of information are fall into two sources: Primary and secondary sources, primary sources are verses of the Qur'ān, while secondary sources are data obtained via the contributions of scholars in the area of this paper.

Background to the Study

The study is designed to highlight the role of Islam in the area of Nation Building as an answer to such questions as: does Islam has anything to offer concerning the issue of nation building? what are the ways to identify the role of Islam on the issue of Nation Building? if the answer to the first question is in affirmative, how to determine the extent of those roles vis-a-vis the issue of nation building generally?

Discussion

The Concept of Nation and Nation Building

Attahiru M. J. (2018) is of the view that to meaningfully discuss “nation building”, an understanding of how “nation” is conceptualized is necessary. Defining Nation Quite often in the literature, the concepts of “country”, “state” and “nation” are used interchangeably. Conceptually however, while they do have some common or shared attributes, each has a distinguishing characteristic. For example, a “country” is basically a sovereign political division territorially defined, with a central government and is distinguishable and independent from others. Geographically, the world is territorially divided into countries, each jealous of its sovereignty and proud of its heritage.

The project of nation building is similar to any building where the builder needs several resources that will be properly managed. These resources can be classified into two: material and human. The material resources are the natural resources the proposed nation is endowed with, while the human resources are the values, knowledge, skills and competencies that the people of the nation possess.

Ibraheem, A. A. (2018) submits that the process of nation-building involves the intervention in the affairs of a nation-state for the purpose of changing the state ‘s method of government. However, it is not clear who is intervening in the affairs of the nation state, whether patriotic citizens or externally interested parties. Citing Deutsch and William (1963), Umoh and Adeyi E. M. (2019) highlight that originally, nation-building referred to the efforts of newly independent nations, notably the nations of Africa but also in the Balkans, to reshape territories that had been carved out by colonial powers or empires without regard to ethnic, religious or other boundaries.

Joseph and Anikelechi, A. (1999) opine that —nation building is all about creating and combining the integral parts of a sovereign state to ensure peaceful coexistence and sustainable development. They argue that —these integral parts comprise different institutions - educational, legal, economic, social, cultural, religious as well as political entities and it is the meaningful and purposeful development and transformation of these institutions that evolve into nation building. Joseph and Anikelechi A. (1999), accordingly considers nation building to be the process of developing people of diverse histories, languages, traditions, origins, cultural and religious orientations towards coming together within the boundaries of a sovereign state with shared values, identities and symbols as equals, to stem the apparent divisions and foster unity as well as a common sense of belongingness.

Citing Mylonas H. (2007), Anyanwu 66) maintains that nation building is the process whereby a society of people with diverse origins, histories, languages, cultures and religions come together within the boundaries of a sovereign state with a unified constitutional and legal dispensation, a national public education system, an integrated national economy, shared symbols and values, as equals, to work towards eradicating the divisions and injustices of the past; to foster unity; and promote a countrywide conscious sense of being proudly [one nation], committed to the country and open to the continent and the world.

Making references to Ilega D. (1986) and Krieger (1993), E. Egbule 82 further understands nation building as dealing with the societal and political aftermath of conflict and establishment of new government and social compacts and conversely an attempt by a people towards intelligent and well (organized) ordered society that goes from being good to the point of being perfect, and associates the goal of civilization, the production of basic needs of people and happy life to nation building.

Nation building as a concept can be viewed as conscious efforts by government, agencies, institutions and individuals towards the socio-political, economic and infrastructural development of a nation. There is also the additional position that nation building refers to a concerted effort to bring people together for the purpose of achieving common objectives and it is a planned and determined effort to bring people together for the purpose of achieving common goals. Egbule,

P.O. (2018) p.105) additionally sees nation building as follows: an attempt to promote the survival of a nation and to build a virile and dynamic nation and an attempt to harness all the potentials of a nation's, human and natural resources for the benefit of the citizens of the nation.

Further referring to Atake and Dodo (2010), and Okorodudu (2006), P.O. Egbule, 105 noted that nation building is the process of politically socializing the people into becoming good citizens of the political order and making the citizens feel they have a stake in the community worth fighting for. Furthermore, it is a process aimed at promoting peace and progress, reducing conflicts as much as possible while laying a solid foundation for economic development, and political advancement for the realization of national prosperity Egbule .106). According to Mylonas, H. (2010) Nation-building may be defined as the process through which the boundaries of the modern state and those of the national community become congruent. The desired outcome is to achieve national integration. The major divide in the literature centers on the causal path that leads to national integration. Thus, nation-building has been theorized as a structural process intertwined with industrialization, urbanization, social mobilization, etc.

Mylonas H. (2010) further highlights that nation building has been theorized —as the result of deliberate state policies that aim at the homogenization of a state along the lines of a specific constitutive story—that can and often does change over time and under certain conditions; as the product of top-bottom processes that could originate from forces outside of the boundaries of the relevant state; and as the product of bottom-up processes that do not require any state intervention to come about.

Oyetibo T. (2012) in Solaru and Ogungbade A.A. (2020), 124) submits that nation-building implies a vast extent of human relationships and attitudes ranging from the integration of diverse and discrete cultural loyalties, the development of a sense of nationality, the integration of political units into a common territorial framework with a government to exercise power as well as the integration of individuals into an organization for purposive activities. Oyetibo (2012) in Solaru O. H. and Ogungbade 124 argue that nation building aims at the unification of diverse people within a state in order to remain politically stable and viable. To achieve this, its processes involve major infrastructural development that foster social harmony and economic growth, as well as the

development of behaviors, values, language, institutions, and physical structures that elucidate history and culture, concretize and protect the present and insure the future identity as well as independence of the nation.

Aputazie N. O. (2021, p.1) submits that —the process of building a nation is what is directly transferred to mean nation-building. This is a position that is neither easily acceptable as syllogism nor simply dismissible as sophistry. Aputazie (2021, p. 2) further posits that —it is understood that nation-building exerts a strong influence on the state’s economic, political, judicial, and social sectors. Supposedly citing Calhoun (1993, p. 224), Aputazie (2021, p. 2) still asserts that nation-building can be used negatively to destabilize the democratic process as this explains why post-colonial states experience dominant party systems and other political problems. However, Calhoun (1993) on Nationalism and Ethnicity (Annual Review of Sociology, pp. 211-239) appears to have been misleadingly cited as the ostensibly quoted area of the paper seems to be missing in the referenced work.

Nation and Nation Building in the Quranic Perspective

The word “nation” which means *Ummah* in Arabic language is mentioned in the Holy Qur’ān fifty times while its plural form *Umam* is mentioned thirteen times, though, in many of these expressions it connotes other meanings beside nation. Here it is only some of the places where the translators and quranic exegetes of the Qur’ān agreed to have given the meaning of nation shall be treated.

For instance in *sūrah al-Baqarah* verses 128,

رَبَّنَا وَاجْعَلْنَا مُسْلِمِينَ لَكَ وَمِنْ ذُرِّيَّتِنَا أُمَّةً مُسْلِمَةً لَكَ وَأَرِنَا مَنَاسِكَنَا وَتُبْ عَلَيْنَا إِنَّكَ أَنْتَ الرَّحِيمُ ۝۱۲۸

128. Our Lord! and make us both submissive to Thee and (raise) from our offspring a nation submitting to Thee, and show us our ways of devotion and turn to us (mercifully), surely Thou art the Oft-returning (to mercy), the Merciful. Yusuf Ali translated the word *umamah* as “a people” as it is translated in the following verse.

تِلْكَ أُمَّةٌ قَدْ خَلَتْ لَهَا مَا كَسَبَتْ وَلكُمْ مَا كَسَبْتُمْ وَلَاسْئَلُونَ عَمَّا كَانُوا يَعْمَلُونَ ۝۱۳۴

134. This is a people that have passed away; they shall have what they earned and you shall have what you earn, and you shall not be called upon to answer for what they did.

تِلْكَ أُمَّةٌ قَدْ خَلَتْ لَهَا مَا كَسَبَتْ وَلكُمْ مَا كَسَبْتُمْ وَلَا تُسْأَلُونَ عَمَّا كَانُوا يَعْمَلُونَ ١٤١

141. This is a people that have passed away; they shall have what they earned and you shall have what you earn, and you shall not be called upon to answer for what they did.

كَانَ النَّاسُ أُمَّةً وَاحِدَةً فَبَعَثَ اللَّهُ النَّبِيِّنَ مُبَشِّرِينَ وَمُنذِرِينَ وَأَنْزَلَ مَعَهُمُ الْكِتَابَ بِالْحَقِّ لِيَحْكُمَ بَيْنَ النَّاسِ فِي مَا اختلفُوا فِيهِ وَمَا اختلفَ فِيهِ إِلَّا الَّذِينَ أُوتُوهُ مِنْ بَعْدِ مَا جَاءَتْهُمْ الْبَيِّنَاتُ بَغْيًا بَيْنَهُمْ فَهَدَى اللَّهُ الَّذِينَ ءَامَنُوا لِمَا اختلفُوا فِيهِ مِنْ أَلْحَقٍ بِادْنِيَّةٍ وَاللَّهُ يَهْدِي مَنْ يَشَاءُ إِلَى صِرَاطٍ مُسْتَقِيمٍ ٢١٣

213. (All) people are a single nation; so Allah raised prophets as bearers of good news and as warners, and He revealed with them the Book with truth, that it might judge between people in that in which they differed; and none but the very people who were given it differed about it after clear arguments had come to them, revolting among themselves; so Allah has guided by His will those who believe to the truth about which they differed and Allah guides whom He pleases to the right path.

وَلَتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ ١٠٤

104. And from among you there should be a party who invite to good and enjoin what is right and forbid the wrong, and these it is that shall be successful.

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ ءَامَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِنْهُمْ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ ١١٠

110. You are the best of the nations raised up for (the benefit of) men; you enjoin what is right and forbid the wrong and believe in Allah; and if the followers of the Book had believed it would have been better for them; of them (some) are believers and most of them are transgressors.

In verse 110, it means the same thing it means in Baqarah mentioned above. In essence the word *ummah* could also mean *Jamāah* or a group of people as it means in many places in the Qur'ān.

Verses of the Qur'ān on nation building:

﴿وَإِلَىٰ تَمُودَ أَخَاهُمْ صَالِحًا قَالَ يَا قَوْمِ اعْبُدُوا اللَّهَ مَا لَكُمْ مِنِّ إِلَهٍ غَيْرُهُ هُوَ أَنشَأَكُمْ مِنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا فَاسْتَعِفَرُوهُ ثُمَّ تَوَبُوا إِلَيْهِ إِنَّ رَبِّي قَرِيبٌ مُجِيبٌ ٦١﴾

61. And to Thamūd (We sent) their brother Salih. He said: O my people! serve Allah, you have no god other than He; He brought you into being from the earth, and made you dwell in it, therefore ask forgiveness of Him, then turn to Him; surely my Lord is Nigh, Answering.

According to Yusuf Ali: He produced us from the earth; therefore Man must conform to all the laws of the physical being, in order that through our life on this earth, we may develop that higher life which belong to the part of our being, our spiritual heritage, through the use of our health, of our tilt, of our pastures, of material facts of all kinds. Yusuf Ali: p. 530

وَأَتَّبِعْ فِيمَا ءَاتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ ۗ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا ۗ وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ ۗ وَلَا تَبْغِ الْفَسَادَ فِي
الْأَرْضِ ۗ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ ۗ ٧٧

77. And seek by means of what Allah has given you the future abode, and do not neglect your portion of this world, and do good (to others) as Allah has done good to you, and do not seek to make mischief in the land, surely Allah does not love the mischief-makers.

The idea of Islamic community is based definitively, on the Quranic meanings of the ancient language root that produced the Arabic word *ummah* (pl.*umam*). According to (Jeffery 69) in J. D. McAuliffe 2001, It has been claimed that the word *Ummah* is possibly derived from the Akkadian *ummatu* or from the Hebrew *umma* or the Aramean *umetha*.

In the Qur’ān, *ummah* which means nation, most often also means a human religious community although additional meanings also include: any traditional value or belief system (Q 43:22,23); a tribe or subgroup (Q 7:164; 28:32); a fixed term or time (Q 11:8; 12:45); a paragon or exemplar in the case of Abraham in Q 16:20); and generally of animals in Q 6:38; see animal life). This last is far-reaching in its moral and ecological implications, for animals and birds form “*ummas* like unto you” *umamun amthālakum* J. D. McAuliffe, 372

The term *ummah* occurs in both Makkan and Medinan verses a total of 50 times (including 13 plurals) as has been mentioned above. The term occurs frequently in Makkan period of *jāhiliyyah* where it refers to *ummah* either before or concurrent with the Qur’ān’s revelation. The term has a variety of references before it comes to designate at the Medinan period as a fledgling Muslim community under the Prophets guidance after the Muslim *ummah* as a religious and political entity had been established there. Q 2:128 speaks of an *ummatan muslimah*, a community submitting to

God; Q 2:213 refers to an *ummatun wāhidah*, meaning humankind as a “single community” or a specific unified community (Q 21:92); and 2:143 identifies the believers in the Urge as an *ummatan wasaṭan*, a “midmost community,” properly balanced and standing as a kind of model among other communities in relation to God. To every *ummah* has been given a prophetic messenger (Q 10:47).
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And every *ummah* has been provided by God with a ritual system (*mansak*) to observe (Q 22:67), although nowhere does the Qur’ān explicitly state this, it is not inaccurate to assert that the Muslim *ummah* is seen in Islam’s scripture as the “qur’ānic *ummah*.” The word *al-kitāb*, meaning the scripture or book, is frequently associated with religious communities such as the Jews, Christians but Muslims could also be included. But for the Muslims, they are called: *al-dhīna āmanū*

The Qur’ān employs terms such as *millah*, with the assumption that they would be understood by the Arabs as they shared fully in their general worldview for the close relations between religions and communities, ethics and society in a pluralistic frame. The Quranic message, sets absolute truth as it sees it, but also defines the rest of the world in terms of close relationships between religious commitments, whether traditional and inherited or confessional and thus changeable and socio-communal groupings. It is observed that the word *Submitters and believers constitute the Muslim ummah* Arabic plural forms for human groups constitute much of the Qur’ān’s categories of society and community in its general usage. J. D. McAuliffe, 374

The occurrences of *ummah* along with references to faith and submission are generally found in the most highly developed instances of *ummah*, those in Medinan verses when it refers to the Muslims exclusively.

In Q 3:102-4 Allah said: “O you who believe, fear God as he should be feared, and do not die except as *muslimūn*. And hold fast together to the rope of God (*Habl Allāh*), and do not become divided among yourselves.... Let there arise from you a nation / community (*ummah*) inviting to all that is good, enjoining what is right and forbidding what is wrong. Those, they are the prosperers.” A similar passage (Q 2:256), that addresses the individual as much as the group, speaks of “the strongest handhold” (*al-^curwah al-wuthqā*), which is available to those who avoid evil and believe in God. It should be recalled that throughout the Qur’ān’s discourse on community

the emphasis is not on community as such as the ancient Arab world did not lack understanding and appreciation of strong social and communal networks.

The Qur'ān links community with belief and morals within a monotheistic context and this was one of the principal appeals of Islam to nomads as well as town folk who already placed such a high value on kinship and covenants.

Watt W. M. 239 compares the Medinan Muslim *ummah* to a kind of tribe that was based not on blood but on a common faith. The new order did not discard kinship relations; rather it placed them within the larger circle of loyalties and affiliations brought by Islam. Just as the Qur'ān appealed to its first generation of Muslims because of its excellence in normal human societies, also there appears to have been an elective affinity between its socio-communal levels and the Arabs' strong community-mindedness at other levels. The pattern of the system and useful concept of Arabian society and kinship was enhanced by the Quranic vision of submission, belief, obedience and solidarity within the nation / *ummah*. It is worth noting here that, according to Watt, 247 at least, the term *ummah* apparently did not dominate the verses on Muslim community without exception as after Makkah, in the document known as the *ṣahīfat al-Madīnah* Constitution of Medina term, where the word *ummah* was used in a different meaning from that of the Quranic usage but in the meaning of a political confederation more than a single community united by a common creed.

Conclusion

The paper has given the reader a short concept of nation and nation building based on the views of some of the contemporary scholars. It also showcases the role of Islam in the area of nation building. It also showed that the Qur'ān has left nothing untouched as it shed light on the concept of nation and also nation building. It has become clear through the Qur'ān that the duty of human being is to strive for the nation and nation building as he is considered viceregent of Allah on earth. The number of the verses of the Qur'ān cited in this paper also showcased the level of the importance given by the scripture to this area and focus of this paper.

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THE CONCEPT AND THEORY OF *ASABIYYAH* (NATIONALISM)
OF IBN KHALDUN AND THE ISLAMIC NOTION OF NATION BUILDING

BY

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Abstract

The concept of *asabiyyah*, how it was used in its classical Arabic language could be understood negatively and also positively and likewise the way it was used by Ibn Khaldūn in his *Muqaddimah*. The word here is intended to be used in the later sense to showcase the enthusiasm of the scholars of the old toward the spread the message of Islam in the area under focus. Therefore the word *assabiyah* is used in this paper to mean nationalism. Theoretical approach is used through descriptive survey of research design; the sources of information are fall into two sources: Primary and secondary sources, primary sources are verses of the Qur'ān and texts of hadith, while secondary sources are data obtained via the contributions of scholars in the area of this study. The paper advocates that- nation building is the process of developing people of diverse histories, languages, traditions, origins, cultural and religious orientations towards coming together within

the boundaries of a sovereign state with shared values, identities and symbols as equals, to stem the apparent divisions and foster unity as well as a common sense of belongingness.

Key Words: Concept, Theory, *Asabiyyah* (Nationalism), Ibn Khaldun, Islamic Notion, Nation Building

Introduction

The task of any government is to think of a way its country will move forward. The task of moving forward however, is not the sole business of the government of the day but the business of all concerned citizens of a country, most especially the educated among them. This researcher see scholars contributions to the spread of knowledge and the message of Islam as other means though which a nation can move forward. Therefore the researcher attempts to relate the concept of *asabiyyah* in the Islamic perspective to the issue of Nation building especially in a multi-religious nation like ours. A cursory look at the activities of Islam and its practices in the past, its developmental stages, its present status as an element of nation building and its future conditions have a link to *asabiyyah* of a special nature.

The research is an attempt to determine the relevance of the concept of *Asabiyyah* Nationalism to Islamic view of nation building.

Descriptive survey of research design is used in the study; the sources of information are fall into two sources: Primary and secondary sources, primary sources are verses of the Quran and texts of hadith, while secondary sources are data obtained via the contributions of scholars in the area of *asabiyyah* as exposed by Ibn Khaldun in his magnumous (*al-Muqaddimah*).

Background to the Study

The study is designed to highlight the role of Islam in the area of Nation Building as an answer to such questions as: does Islam has anything to offer concerning the issue of nation building? what are the ways to identify the role of Islam on the issue of Nation Building? if the answer to the first question is in affirmative, how to determine the extent of those roles vis-a-vis the issue of nation building generally?

Discussion

Theoretical Approach and the Theory of *asabiyyah* / Nationalism

A theory is a rational type abstract thinking about a phenomenon, or the result of such thinking. The process of contemplative and rational thinking is also associated with such processes as observation studies or research. Theory may be either be scientific or non scientific depending on the context, the result might include generalized explanation of how nature works. The word “theory” has its root in ancient Greek, but a modern use, it has taken a several related meanings.

In modern science, the theme “theory”, refers to scientific theories, as well as confirmed type of explanation of nature, made in a way consistent with scientific method and fulfilling the criteria required by modern science. Such theories are described in such a way that scientific text should be able to provide empirical support for it or contradiction of it. Scientific theories are the most reliable, rigorous, and compressive form of scientific knowledge. (Schaferman, Steven, (1989).

In contrast to more common uses of the word “theory” that implies that something is un-proven or speculated which is better called hypothesis. (Schaferman, Steven.).

The Theory of *Asabiyyah*/ Nationalism

This researcher uses the theory of nationalism in context of *asabiyyah* as it has been analysed by scholars from the *Muqaddimah* of Ibn Khaldun who emerged in 14th century as a great scholar who experienced both the magnificent Andalusia civilization and culture and the recession and collapse of *Maghrib* (today’s Spain, Morocco, Algeria and Tunisia) in terms of wealth, politics, knowledge and culture. He blended what he witnessed through a deep old systematic analysis. His *Muqaddimah*, a philosophy of history, aspires to prevent the recurrence of this collapse and to inspire a promising future (Hodgson, M. G. (1993) 522-524).

He established a socio-political doctrine based on economic relations in his work “*Muqaddimah*”, which is also the first volume of his history book Iberia. The most important aspect of his doctrine is reflected in the analysis of political structures, institutions and events in a general theoretical framework. He also claimed that he established a new branch of science which he called as “*Ilm-i Umrān*” (The Science of Prosperity – some people think that it is sociology, philosophy of history or social psychology) never explored before (Hassan, 1982: 1-10). And this is in

consonance with this researcher's view of nation building and nationalism towards which one has to strive on his mission and contribution to nation building.

He lists the main topics of *Muqaddimah* as follows: "our subject is humane prosperity or people's social life and the events affecting this life; savageness, familial or tribal solidarity (*ʿasabiyyah*) social differentiations leading to the establishment of new states and dynasties; activities in which people are engaged in order to survive (professions, sciences, fine arts); all kinds of changes in societal structure...(Uludag S., 208-209). Ibn Khaldun did not handle history like a historiographer. In order to understand his era and to direct the events, he employed his own experiences and shed light on a wide area ranging from history to sociology. Especially in context of the opportunities and problem arisen particularly in Andalusian Islam experience, Ibn Khaldun engaged in creating a prospective synthesis parallel to retroactive analysis. And maybe he was able to observe through his experiences that "*ʿasabiyyah*" created weakness and new matters as well as opportunity and solutions.

Ibn Khaldun doesn't limit *ʿasabiyyah* to only one definition, and does not reduce it to a certain period or understanding (religion, ideologies). In this sense, *ʿasabiyyah* could be considered as a socialization factor also leading to political outcomes (Arslan, 1998, 119). He doesn't confine *ʿasabiyyah* to consanguinity; he thinks that *ʿasabiyyah* could be produced morally by asylum, guardianship and contract/agreement. He claimed that *ʿasabiyyah* emerges not only through consanguinity, but also through integration. Integration is created through co-existence, co-defense, constant communication, growing up together and sharing the grief such as of death and illness and probably, as well, happiness (Uludag S., 334-335). He accepts the existence of various types of *ʿasabiyyah* in social units stretching from family to tribes, tribal associations, state owners and government officials. Even in the largest social units such as religious communities (based on spirituality) *ʿasabiyyah* plays a certain role (Arslan, 1998, 115-121).

The forces constructing *ʿasabiyyah* could be observed as a psychological motive or ideal somehow reflecting a high level value or belief. This value is based on the belief of the superiority of a certain family, tribe or peoples in tribal *ʿasabiyyah*. On the other hand, affiliation-related *ʿasabiyyah* lays its foundation in the belief that a certain set of values or belief system (religion,

ideology) is superior to others. Ibn Khaldun states that in the past tribal *‘asabiyyah* was dominant, while after the emergence of Islam, it was abandoned. Instead, affiliation related *‘asabiyyah* based on religion and belief gained more importance and power. He also considers the existence of a strong ‘tribal *‘asabiyyah* necessary for the spread of a religion (Kozak, 1984, 58-60).

He thinks that the two kinds of *‘asabiyyah* form cohesion. Erwin Rosenthal handles *‘asabiyyah* as a solidarity and striking power. Muhsin Maghdi reflects *‘asabiyyah* ‘social solidarity’, but notes that this definition should be evaluated in the framework of the concept’s general meaning. While Rosenthal employs the ‘group feeling’ term, Zeki Velidi Togan borrows the concept of *‘asabiyyah* as it is. After De Slone’s translation of *Muqaddimah* in which he referred to *‘asabiyyah* as ‘esprit de Corps’, Gastoun Bouthoul, Howard Becker and Harry Elmer Burnes maintained the same commentary. A.F. Von Kremer, on the other hand, referred to *‘asabiyyah* as ‘community feeling’ (Gemeinsinn) and also ‘idea of nationalism’. Helmut Ritter, on the other hand, used ‘feeling of solidarity’ as a counterpart.

Salahuddin Khuda Buksh and Harroon Khan Sherwani used ‘communal spirit’ in the same sense. Ernest Gellner associates *‘asabiyyah* with ‘social cohesion’ or ‘martial spirit’. Manfred Halpern extends group solidarity. Finally, H. Topçuoğlu improvises an analysis featuring the definitions of ‘unity’, ‘social communication bond’ and ‘sociability’ (Hassan, 1982: 173-175). Indeed, the dictionary of Social Sciences defines *‘asabiyyah* (group feeling) as follows: “Social loyalty feeling among the members of a community, religious sect or society which provides cooperation and solidarity and enables resistance and attempts” (Kurt, 1969, 102-104).

Ana Britannica emphasizes the following concerning *‘asabiyyah* (ANA BRITANNICA, 1993: 137): Ibn Khaldun’s *‘asabiyyah* is not a necessarily abstract feeling of solidarity, but a collective way of living, organization and behavior or cooperation. It might or not depend on consanguinity. In the latter, people might act as if they were relatives relying on the later gained power of collective action. While the first one is called ‘tribal *‘asabiyyah*, the second one is called ‘*‘asabiyyah* of affiliation’. Heinrich Simon asserts that Ibn Khaldun’s concept of *‘asabiyyah* not only includes the naturally flourishing tribal consciousness, but also goes beyond that. An individual might cooperate with another tribe other than his, based on to this *‘asabiyyah*, he

acquires the values of that community and gets ready to fight for them Simon, 2006, 47-51. Cemil Meriç states that “prosperity and *‘asabiyyah* are the two keys of new science; prosperity, more comprehensively civilization, is the whole actions and creations of a people, social and religious order, traditions and beliefs”(Meriç,1996, 147). Ibn Khaldun says: “remember the state as a part of the natural national communities “and “remember that the sovereignty is a natural goal and outcome of *‘asabiyyah*” Zakir 1998,: 510;.

According to Vecdi Akyus,1996, 285, the emergence of a superior ‘model of *‘asabiyyah* from various types of *‘asabiyyah* depends on the leader’s and his crew’s plans, programs and contributions regarding the community.

Ibn theory is quite meaningful as it displays how he perceives historical social existence. He thinks that a state’s foundation and victory occur based on *‘asabiyyah* common effort. Victory and unity step results from power as well as morality.

The second process is ‘the privatization of power’, in which sovereignty belongs to a certain person or family. It is a natural process resulting from the reluctance for the division of power. The third step where the political stability is provided embraces the ‘construction’ period thanks to regular collection of taxes. This period features accumulation of wealth and construction of high buildings. The fourth step is ‘peace and stability’ period. The state keeps a conservative attitude in the external and internal relations. The last phase is of ‘disintegration and annihilation’. The rulers become stuck with arbitrariness and both the political and social system start rotting. The moral values are degenerated and the *‘asabiyyah* loses its importance.

Ibn Khaldun claims that these phases are inevitable and cyclical (Ibn Khaldun, 1998, 399-402). Ejder Okumuş points at that Ibn Khaldun’s second phase of ‘attitudes theory’ marks the ruler’s abstention from consanguinity bond of the first establishment period. He starts avoiding his own relatives and people; then adopts an affiliation-related *asabiyyah* and grants these new positions close to himself. However, these people start organizing against him over time and wait for their turns Okumuş, 39. Although it is initially possible to accumulate property and establish the state through a community of *‘asabiyyah*; it might not be necessary after the state gains power and stability (Vecdi Akyus, 2004: 215-216

F. Gabrieli's approach to 'theory of *ʿasabiyyah* is slightly different in that he believes that the rise and the fall of the states and dynasties occur as the 'nomadic' communities take over the 'civilized' societies. He does not see the rationality in modernizing Ibn Khaldun based his historical commentaries and state doctrine on the concept of *ʿasabiyyah*, which explains the fundamental bond of human society and the guiding power of history. Ibn Khaldun thinks that the phenomenon represented by this concept enables the establishment of hegemonies, dynasties and empires (Hassan, (1982) 37-38).

The concept of *ʿasabiyyah* might gain both negative and positive meaning and values. It is a social phenomenon that could bring about different structures and orders depending on people, groups, communities or societies of different worldview, belief and attitudes. '*ʿAsabiyyah*' might form the essence of a wrongful, negative and banal nationalism as well as the momentum of a positive, productive and advancing core. It is a beneficial servant under the light of the goodness, justice and truth; otherwise becomes an evil ruler or judge.

It would surely be a mistake to associate *ʿasabiyyah* directly with a modern ideology such as nationalism. However, after a careful evaluation, it is possible to see the link between *ʿasabiyyah* and the fact that ethnic nationalism is a community ideal, value and behavior crystallized by collective identity and demands for belongingness. Stating that different types of *ʿasabiyyah* might exist in different societies, Ibn Khaldun indicates the mutual relations and interaction between the concept of property and *ʿasabiyyah*. Considering that, it is possible to claim a similar connection between nationalism and nation-state without disregarding that they are different entities.

Ethnicity comprises the feelings such as commitment and loyalty for an ethnic group, culture or the origin that individuals think they belong to. Ethnicity is closely related to affinity, tribalism, ethnic bonds and ethnic nationalism (Eades, 1999, 252).

According to Smith, nation and ethnic community are historically and conceptually convergent; and becoming a nation would not be a successful process without ethnicity. The phenomenon of the nation's rise has been beneficial for the ideal of becoming a nation for many ethnic communities.

The revolutions of the West (including the formation of nations) took place on a longer period within the transition from feudalism to capitalism. Territorial centralization occurred along with cooperation and cultural standardization. State borders geographically paved the way to a new social formation. The West witnessed a nation formation process based on more territorial nationalistic ties along with citizenship, while the eastern territories such as Bulgaria, Croatia, Hungary and Poland featured ethnic concepts as the basis of this formation (Smith A, 1996), 129-144). Connor states that it is impossible to define a nation without its ethnic composition; and there is a wide family believing in the myth that the nation originated from a common ancestry. Gellner says that when the ethnicity goes beyond trusting its own existence and starts demanding a political border, it becomes politicized and leads to nationalism (Altuntaş, narrating from Connor and Gellner, 1996, 173-174).

Hobsbawm asserts that ethnic nationalism emerged as the non-historical emphasis on common ancestry- especially after the increase of Eastern nations-became as the determining factor in nation formation and it is quite separatist (Hobsbawm, 1995, 126). Civil nationalism, on the other hand, is defined as the common security, fundamental rights and freedoms of the people living on a certain territory. It appears to be politically neutral and comprehensive. However, it is observed that none of the states, including France and the USA, remained culturally neutral; and a certain set of history, language, myth and symbols have been imposed on the citizens. State-citizen relation based on rationality and mutual interest could not be adequate; therefore, the necessary emotional factors strengthening loyalty and commitment were met by ethnic origin, language, religion and culture (Altuntaş, 2004, 179).

The Qur'ān and the Notion of *ʿAsabiyyah*

The idea of Islamic community is based definitively, on the Quranic meanings of the ancient language root that produced the Arabic word *ummah* (pl.*umam*). According to (Jeffery 69) in J. D. McAuliffe 2001, It has been claimed that the word *Ummah* is possibly derives from the Akkadian *ummatu* or from the Hebrew *umma* or the Aramean *umetha*.

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In Q 3:102-4 Allah said: "O you who believe, fear God as he should be feared, and do not die except as *muslimūn*. And hold fast together to the rope of God (*Habl Allāh*), and do not become divided among yourselves.... Let there arise from you a nation / community (*ummah*) inviting to all that is good, enjoining what is right and forbidding what is wrong. Those, they are the prosperers." A similar passage (Q 2:256), that addresses the individual as much as the group, speaks of "the strongest handhold" (*al-^curwah al-wuthqā*), which is available to those who avoid evil and believe in God. It should be recalled that throughout the Qur'ān's discourse on community the emphasis is not on community as such as the ancient Arab world did not lack understanding and appreciation of strong social and communal networks. Encyclopedia of the Qur'an.

The Qur'ān links community with belief and morals within a monotheistic context and this was one of the principal appeals of Islam to nomads as well as town folk who already placed such a high value on kinship and covenants.

Watt W. M. 239 compares the Medinan Muslim *ummah* to a kind of tribe that was based not on blood but on a common faith. The new order did not discard kinship relations; rather it placed them within the larger circle of loyalties and affiliations brought by Islam. Just as the Qur'ān appealed to its first generation of Muslims because of its excellence in normal human societies, also there appears to have been an elective affinity between its socio-communal levels and the Arabs' strong community-mindedness at other levels. The pattern of the system and useful concept of Arabian society and kinship was enhanced by the Quranic vision of submission, belief, obedience and solidarity within the nation / *ummah*. It is worth noting here that, according to Watt, 247 at least, the term *ummah* apparently did not dominate the verses on Muslim community without exception as after Makkah, in the document known as the *ṣahīfat al-Madīnah* Constitution of Medina term, where the word *ummah* was used in a different meaning from that of the Quranic usage but in the meaning of a political confederation more than a single community united by a common creed.

Conclusion and Recommendations

The paper advocated that- nation building is the process of developing people of diverse histories, languages, traditions, origins, cultural and religious orientations towards coming together within the boundaries of a sovereign state with shared values, identities and symbols as equals, to stem the apparent divisions and foster unity as well as a common sense of belongingness. These include the process whereby a society of people with diverse origins come together with a unified constitutional and legal dispensation, a national public education system, an integrated national economy, shared symbols and values, as equals, to work towards eradicating the divisions and injustices of the past; to foster unity; and promote a countrywide conscious sense of being proudly a nation.

The resources necessary for building a nation can be classified into two: material and human resources which also include the values, knowledge, skills and competencies that the people of the nation possess. It is clear that it is the patriotic citizens full with the zeal of *asabiyyah* that always interfere successfully in the affairs of the nation state amongst the interested parties.

According to the Qur'ān, *asabiyyah* should be directed to man's success in all the ramifications, nation first of all not to monopolize the means of production and distribution of wealth that is meant for the benefit of the masses generally. The task of nation building is a task that must be done. The avenues for moving forward have been explored but none seems to be loftier than the education and religious means.

This is so because it plays a decisive role in her formation. It is still contributing positively and negatively, to her progress and backwardness as a nation. In order to positively realize her ambition, goals and objectives as a nation, some Islamic principles and ideals such as those presented in this paper have to be considered as measures to move the nation forward.

It is from this Islamic sources and he like the concept of *asabiyyah* and *ilm 'umrān* was developed by Ibn Khaldun. Thinking along his like would certainly lead to nation building

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ZAKĀT AND *WAQF* AS INSTRUMENTS FOR ORPHANS' WELFARE AND SUSTAINABLE
DEVELOPMENT IN NIGER AND NASARAWA STATES.

BY

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Abstract

This paper examined the sustainability of *Zakāt* and *Awqāf* institutions in the care of orphans, focussing Niger and Nasarawa states. The paper aimed at providing insights into the roles *zakāt* and *awqāf* played during the time of the Prophet (SAW), his *Sahāba* (companions), and their successors; up to the time of Uthman *bin* Fodio and prior to the invasion of the British colonial masters in Nigeria, this, thereby reflecting on the lessons to solve our contemporary situation. Historical research method was used in the study. Previous literatures related to the work were reviewed for background information, while few stakeholders familiar with the topic were interviewed. The study showed that our dependence on routine donations (*fisabilillah*) is grossly inadequate. Experience has also shown that the mode of operation of *zakāt* and *waqf*, where available in the study areas, has failed to achieve its aim, thereby putting orphans in precarious situation. Findings show that operation of an efficient *zakāt* and *waqf* system remains the only panacea to achieving proper care of orphans. The paper identified the vital roles of *zakāt* and *awqaf* in stabilizing the life of orphans, and advocates entrusting the operation of the institution in the hands of apolitical state actors, ensure inclusiveness in the appointment of individuals with track records of proven integrity, unwavering commitment and transparency, to discharge the duty of

applying the institution to solve current crisis bedeviling orphans. Governments of Niger and Nasarawa states should show more commitment to revitalize and strengthen the institution to perform to its optimal.

Keywords: *Zakāt* and *Waqf*, Care, Orphans, Sustainable Development

Introduction

Zakāt is one of the mandatory five pillars of Islam as means of wealth purification, with its eight eligible recipients (*Mustahiq*) clearly defined in the Qur'an where Allah says:

As-Sadaqât, 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 traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise (Q9:60).

Orphans here, can be categorized under *Al-Fuqarâ'* and *Al-Masâkân*.

In describing *zakat* as a means of purification, Allah says in the Qur'an:

Indeed, he succeeds who purifies his own self. (Q91:9).

The operation of an efficient *zakāt* system is akin to the eradication of poverty and all forms of socio-economic challenges facing the *ummah* in general. For the society to prosper, the *ummah* must understand and embrace the principles of *zakāt* as exemplified by the Prophet (SAW) and his early Companions. The Prophet (SAW) enjoined us to treat orphans the way we treat our biological child. According to a hadīth of Bukhari by Asma' bint 'Ubayd (Al-Adab Al-Mufrad) on generosity to orphans, it was reported thus:

I said to ibn Sirin, I have an orphan in my care. He said, treat him as you would treat your own child. Beat him as you would beat your own child. (Bukhari, Book 7, Hadith 140).

Zakāt is an effective instrument for revenue generation for the state through its annual mandatory payment by a Muslim (*Muzaki*) of sound mind, whose level of wealth has reached the threshold (*Nisāb*), the minimum standard for being qualified, and the wealth having stayed for one whole

year with all expenses and liabilities defrayed. According to Ahmed and Faridi (356), because of the effective distributive mechanism of *zakāt* as it provides basic needs of life to those who are unable to make a living, while not putting able-bodied persons on a system of permanent doles.

As a system of social and moral progress, capable of mobilizing the people, it does not give any room for permanent ‘‘class of the deprived’’, that is, the have-nots. It rather lifts people up, as was the case reported in Ahmad (356) when a companion went to Umar to get *zakāt* and Umar gave him three camels instead of one. One of the companions enquired why the three camels when one will be sufficient. Umar replied ‘‘so that next year, he may not come for *zakāt* but enabled to pay it’’. *Zakāt* acts as an instrument for reducing poverty, income redistribution and stabilization device (Ahmed 16). *Zakāt* is a viable alternative institution for alleviating the sufferings of orphans if properly administered (Uzairu and Ibrahim, 120), and *waqf* as substitute for the inability for payment of *zakāt* due to unattained *Nisāb*, (121).

Al-Qardāwī, (42) said, the word ‘‘*zakāt*’’ has been mentioned thirty times in the Qur’an. In close connection to *salah* (prayer) it occurred eighty-two times, as contained in the introduction to *Kitab al-Zakāt of Sahīh Muslim*. This claim, Al Qardāwī (42) called it an ‘‘obvious exaggeration’’ Bin Nashwan and Abdul Aziz (60) also categorized the tools for equitable distribution of wealth in Islamic economic system into obligatory and non-obligatory institutions. The obligatory institutions include *Zakah*, *Khums*, *Ushr*, *Kharaj*, *Jizyah*, while the non-obligatory institutions consist of *Waqf*, *Wasiyyah*, *Sadaqah*, *Qard al-Hassana*, *Infāq*.

Ahmad Habib (30) affirmed that the application of *zakāt* and *awqāf* in Islamic history has been an unforgettable experience and very rich all over the Muslim enclave. *Zakāt* remains the backbone of philanthropic activities while *awqaf* provide the physical infrastructure and source of finance. During the classical era, under the Prophet (SAW), *zakāt* used to be collected and disbursed equitably. Many sayings of the Prophet (SAW) pointed to the appointment of *zakāt* collectors with some income assigned to them from the proceeds.

Al Qardāwī, Yusuf (59) said, the Prophet (SAW) employed many companions to work for the collection of *zakāt* and its disbursement. After his death, Abu Bakr (RA) retained most of them. To show the importance of *zakāt* in the early days of Islam Abu Bakr made this statement when some apostates declared non-compliance to the payment of *zakāt*.

If they withhold giving *zakat* even a little rein of a camel or a small baby of sheep (that is due on them), I will fight them for it. *Zakāt* is the due obligation on properties. By Allah, I will fight whoever discriminates between prayers (*sallāt*) and *zakāt*. (Al-Qardāwī 64).

The practice in the early days of Islam was for the *zakāt* collectors to go after the payers, assess their assets and collect the amount due. The same officials continued in the collection and distribution of *zakāt* during the time of Umayyad (40 – 60H). For ease of administration, Umar bin Abdul Aziz made the distribution of *zakāt* regional and disbursement in the same area and its surroundings (30). Under the reign of Umar bin Khattab, *zakāt* on merchandise was collected in a different way. He introduced check points on major highways, especially those plied by international traders, i.e. foreigners. He appointed tax collectors whose duty was to collect both import taxes and *zakāt* from non-Muslim foreign merchants and Muslim traders respectively. The officers were given the title of *al-Ashir* (Abu Ubaidah, cited in Ahmad 31).

Waqf (endowment) on the other hand, provides opportunity for sourcing material resources and finances for infrastructure, acting also as alternative sources of revenue, which can be deployed to finance welfare services for the individual and community (Abdullahi & Maidoki, 340). It is incumbent upon Muslims to cater for the needs of orphans, by initiating projects targeted to cater for their needs. Kahf, cited in Ahmad H. (40), categorized *awqāf* into Philanthropic, Religious and Private; and further broken them into direct and investment *awqāf*. Along the line of objectives of *awqāf*, it is categorized into – *awqāf* for orphans, *awqāf* for poor, *awqāf* for education, *awqāf* for health care. According to the property made as *waqf*, we have *awqāf* of real estate, *awqāf* of books, *awqāf* of cash. When efficiently handled, *zakāt* and *awqāf* serve as sustainable solutions to the care of orphans. Islam shows deeper concern for the welfare of orphans by instituting different legislations geared towards raising their quality of life. The Qur’ān and Hadith, which serve as sources of this legislation, have not in any way compromised this stand. Emphatically, the Qur’ān neither approves the neglect of their care nor committing excesses through illegal consumption of their property or inheritance, as Allah warns:

Verily those who unjustly eat up the property of orphans, eat up only a fire into their bellies, and they will be burnt in the blazing fire. (Q4:10)

While *zakāt* is not limited to cash payment, *waqf* can also be done through profession or imparting of knowledge and skills. It is also an additional advantage for the wealthy Muslims, after paying their mandatory *zakāt*, to make endowment that will benefit orphans. As one of the vital roles of *waqf*, where the proceeds of *zakāt* (cash and other items) are efficiently administered to make provision for the care of orphans whose inheritance is insufficient, it helps to reduce the pain of hunger in them.

Though, the injunctions regarding *waqf* was not a direct in the Qur'ān, reference has been made to verse 92 of Sūrah āl-'Imrān, where Allah says:

By no means shall you attain *al-Birr* (piety, righteousness, it means here Allāh's Reward, i.e. Paradise), unless you spend (in Allāh's Cause) of that which you love; and whatever of good you spend, Allāh knows it. (Q3: 92)

When this verse was revealed, the companions (*sahābah*) donated their most beloved properties for righteous and philanthropic cause. This marks the foundation of *waqf* in the annals of Islamic history (Mubarak 219). Ibn Hisham, cited in Ahmad (32), the history of *awqaf*, that, it started when the Prophet (SAW), purchased the land where the Mosque known as Prophet's Mosque in Madinah was constructed. In his *Tafsīr*, Ibn Kathīr (2: 210) referred to Abu Talha, who dug a 'well' known as *bayruhā*, which is facing the Prophet's Mosque, from where people often drink and perform ablution. On learning about this verse, he automatically donated the well as an endowment (*waqf*). Uthman bin Affan (RA) bought the well of Ruma for 20,000 dirhams from a Jew who used to sell the water to Muslims at high cost. He made it a *waqf* for the benefit of Muslims free of charge.

Presently, the benefit of the well and surrounding land includes 1,550 date palms planted, harvested yearly and proceeds used for charitable acts, dedicated account opened by Saudi authorities in the name of 'The *Waqf* of Uthman *ibn* Affān' for transparency's sake, and income from it used to support orphans, build mosques and fund education. Under the Umayyad, Caliph Al Walid I established an organization to meet all the care needs of orphans, in terms of access to education and healthcare, hired doctors and servants on regular salaries, to cater for orphans. Nuruddīn Mahmūd b. Imaduddīn Zengi established orphan centre and offices. It further operated under the reign of Salahudīn and his vizier al-Qadi al-Fādīl. Funds were dedicated to training

orphans and confirmed competent before they were granted resources by Nuruddīn. *Al-Azhar* University Cairo and *Bayt al-Hikmah* in Baghdad were founded through *Waqf* funds. Under Ottoman empire, Yagci Haji Muslihuddin founded one of the earliest recorded cash *waqfs* in dirne in 1423. Large sum was invested, leading to further income generation. In the contemporary time, popular institutions like International Islamic University, Malaysia (IIUM), established in 1983, was and still being supported by *waqf* funds, to finance scholarships, research and infrastructure development (ibwaqf.org.uk).

The growing concern in the affairs of orphans can be appreciated through the activities of committee on orphans in various mosques in the two states. Though, limited in most cases to routine donations (*Fīṣabilillah*), which itself is always grossly inadequate, it is expected to snowball into a more organised and coordinated bodies. On *fīṣabilillah*, Mahadi, asserts that:

Annually, the *Jamā'at Izalātu Bid'a Wa Iqamāt al-Sunnah* (a group of *Sunni* Muslims in Nigeria) seeks assistance for the sake of the less privileged of the society, particularly the orphans. In their various mosques, before *Ramadan* and even during *Ramadan*, before the *Eid* (the Muslim festive celebration a day after fasting of Ramadan and the 10th day of Islamic month of *DhulHijjah*), they collect from people. They are well organized, purposefully. They always encourage people during their annual Ramadan *tafsir* to give out *zakāt*, whether it is little or whatever they can, for the less privileged in the society (338).

The Islamic Education Trust (IET), International Islamic Charitable Organization (IICO), with headquarters in Minna, Niger state, also undertake this feast for orphans and the less privileged. In Nasarawa state, Lafia, Keffi, Nasarawa and Doma Emirate Councils are in the forefront of implementation of *zakāt* and *Waqf* initiatives, aimed at bringing succour to orphans and less privileged (Kambari, A.M., Manga and Musaddad 158). Apart from the emirate councils, Association of *Zakāt* and *Waqf* Operators in Nigeria (AZAWON), which was brought to the state in June 2021, after the initial visit of 2014, by its National Chairman and Executive Chairman, Sokoto State *zakāt* and *Waqf* Commission (SOZECOM), Alhaji Lawal Maidoki (158), is waxing stronger in its determination to alleviate the plights of orphans in the state.

This study is organized in six main sections. The second section, which takes care of literature review, is followed by methodology and research design, data presentation and analysis, findings, summary and conclusion, and finally, recommendations.

Literature Review

Research on *zakāt* and *waqf* has been conducted abundantly. The current literature review, however, focuses on some researches relevant to this work.

Sulaiman Abdullah., Aliyu and Hassan in ‘Justice in the collection and distribution of *zakāt* as a strategy for sustainable economic growth in Lafia LGA’ (171), agreed that the essence of *zakāt* is income redistribution among the poor members of the community, hence, poverty reduction. However, the failure of Nasarawa state government towards establishing *zakāt* and *waqf* board, coupled with unrealistic and unjust mode of distribution of *zakāt* by the wealth holders, has weakened the institution, making it irrelevant and its role eroded in the society, thereby lending support to the current research effort. The gap created by government failure to establish *zakāt* board, and the faulty approach adopted by wealth holders to give *zakāt*, will be filled by the current work when the roles of *zakāt* are well defined and better understood by its payers.

Muhammad, A.A. and Shariff, I.A. (3), argue that the methods of Islamic finance models of *zakāt* and *waqf* can be applied as instruments for the development of Micro and Small Enterprises (MSEs), as well as strategy for poverty alleviation in Gombe state. The mode of disbursing *zakāt* funds in Muslim communities can be applied in revitalising industries through efficient tripartite arrangement between the Muslim communities, the government and private sectors and its intermediary funding, which can be an active agent of change for business and growth of the economy in Nigeria. This argument has opened a new vista in the quest for redirecting *zakāt* and *waqf* funds for the benefit of less privileged. It could therefore be argued further that such funds can be invested in some cottage industries as mentioned earlier in this work. Though, the work focuses on Gombe state, however, its relevance to the current study, which is examining the roles played by *zakāt* and *waqf* in care of orphans, will provide further enrichment in the field of *zakāt* and *waqf* performing the role of revitalizing agent for industries that has gone comatose due to paucity of funds.

Ahmad and Otubu, cited in Ahmad Mahadi, in, ‘‘an empirical study of the challenges facing *zakāt* and *waqf* Institutions in Northern Nigeria’’ (338), affirmed that *zakāt* and *waqf* institutions thrived under the Sokoto Caliphate of *Shaykh* Uthman *bin* Fodio of 1817. However, the British invasion of 1905, eventually caused the setback experienced by the institutions (339). Efforts at reviving the institutions after the colonial rule has not yielded the significant impact, despite the activities of *zakāt* boards in some Northern states, a situation Mahadi attributed to two basic factors: lack of trust and confidence by members of the public in the ability of the institutions to address their poverty situation, and unwillingness of *zakāt* payers and donors of *waqf* to entrust the running of these institutions in the hands of political administrators (338).

Another strong factor is inadequate sensitization, organization and coordination by leaders (343), which the present work agrees as constituting hindrance to the institutions of *zakāt* and *waqf* from performing their roles of combating poverty in the society. Though, the work focuses on challenges facing *zakāt* and *waqf* in Northern Nigeria as a whole, however, the study areas of the current research incidentally fall within North central Nigeria, with one of the states (Niger) used for its pilot survey, while the other (Nasarawa) was yet to officially initiate the idea of constituting a *zakāt* and Endowment Board, it is therefore expected that the current study will benefit immensely from both the data gathered, and findings arrived at by the earlier work. An in-depth analysis of the work will equally be undertaken.

Kehinde (61), identified unrecognition as government agency, lack of financial support by the state government, and ineptitude by wealthy Muslims, as the three major challenges militating against the success of *zakāt* and *waqf* operation in Katsina state. He however commended Zamfara state where the *zakāt* and *Awqāf* Committee was upgraded to a Board by the state government, with funding support. This position presupposes failure, since government have not demonstrated any serious commitment. Kehinde’s points may not be far from some of the reasons why *zakāt* and *waqf* have failed to perform optimally in other states.

Shittu, A.D., Ismail, & Ndaman, noted in, *Sharī‘ah and Social Reconstructions in Northern Nigeria: Evidence from Niger State Zakāt and Endowment Board (2001-2017)* (21) that, the first six years of its operation, the Niger State *Zakāt* and Endowment Board (NSZEB) achieved stability in its *zakāt* collection and disbursement, sustaining upward trend up to 2011. In 2012, there was a decline in its activities. But subsequently, it rebounds until 2017 when its performance went

down to the 2010 level. Between 2001 to 2006, individual recipient of *zakāt* got an average of N75,000, an amount as at then, was adequate to set up a Small-Scale Business (Shittu 22). But thenceforth, the graph took a downward trend up to between 2015 and 2017 when each recipient got an average of N626 only, an amount insufficient to earn the beneficiary a reasonable lunch (22). He said, most respondents to interview conducted attributed the underperformance of the board to lack of political will on the part of successive administration of Niger state after the exit of the founder of the board, claiming not wanting to promote the glory of their predecessor (22). This work concludes that these governors have not only denigrated Islam, but openly displayed stack ignorance of the religion they claim to profess. Instability was noticed in the activity of the board, which Shittu (22) blamed on political actors. Governors that succeeded the founder Engr. Abdul Qadir Abdullah Kure did not show any serious interest in the board's activity and its success. He (22) further warned that the non-challant attitude of succeeding governors after Kure, might cripple the board and become unsustainable. Finally, Shittu (23) was not far from the truth when he lamented that unless Muslims in the state stand up to rescue the board, the institution of *zakāt* in the state will become history and a shadow of itself. This finding will assist greatly, the current research work, which focusses on the roles of *zakāt* and *awqaf* in Niger and Nasarawa states, and further justify its final outcome.

Abdullahi, S.M.L and Maidoki, (5), in Effectiveness of Sokoto State Zakāt and (Waqf)

Endowment Commission (SOZECOM) on Humanitarian Relief Services, positioned the most disturbing challenge of *zakāt* and *waqf* operation as the unfavourable attitude of *zakāt* payers and donors of *waqf* from making the payment and donations promptly, coupled with the increasing demands for assistance towards health, shelter, marriage and capital for small scale businesses. These indeed has brought about the underperformance of *zakāt* and *waqf* institutions across the northern region. Abdullahi, Raimi and Adebayo asserted that proper harnessing and administration of *zakāt* and *waqf* institutions have the potentials for both infrastructural development and achievement of Sustainable Development Goals (SDGs) focusing poverty alleviation in the country (340). The current work seeks to throw more light on the ability of these institutions to address the multidimensional poverty affecting our society, orphans in particular.

Ahmed, H, posited that *zakāt* and *waqf* has been instituted to meet the socio-economic justice and equitable income distribution and care of the disadvantaged in the society. Effective use of *zakāt*

and *waqf* was noticed in the early days of Islam, thereby raising an *ummah* well satisfied but not in want. Due to reasons, ranging from shallow knowledge of the concept, inefficiency in system of governance and institutional disintegration, *awqāf* has degenerated from what it used to have achieved. Ahmed (38) concluded that the institution is no longer used optimally as instrument of poverty alleviation. He therefore advocated for more education and enlightenment about the right concept and importance of these institutions, a proposal that justifies the aim of the current paper.

Ahmad Mahadi, (352) in his findings, listed the following seven-point agenda that must be fulfilled for *waqf* to be taking to the next level of alleviating poverty, a position that gives impetus to the current research. They are: Adequate staff training, public education, stringent financial prudential principles, information on the use of the *waqf* proceeds on the projects earmarked for development, strong institutional regulatory framework, strong auditing and accountability, and involvement of public figures who enjoy public trust and confidence and who are ready to talk on air to convince people of the need to contribute to *waqf*.

After reviewing some of the relevant literature on this topic, it can be argued that certain gap exists that needs to be filled – that of examining the roles of *zakāt* and *waqf* in care of orphans for sustainable development, which this paper seeks to discuss.

Methodology and Research Design

Historical approach was used in carrying out this study. Both primary and secondary sources of data were consulted. The primary source consists of interviews conducted among few scholars and Muslims individuals, who are familiar with the terrain and topic of the study, while the review of some relevant literatures formed the secondary source of data for the research. Both the primary and secondary sources of data aided as the instruments for data collection.

Data Presentation and Analysis

Niger State *Zakāt* and Endowment Board (NSZEB)

The Niger State *Zakāt* and Endowment Board (NSZEB) was established in 2001 with ‘*Zakāt* Collection, Distribution and Endowment Board’ as its nomenclature (Niger State Gazette (8)). The Board has its own Organisational Structure, where the Executive Secretary is the administrative

head, supported by four Directors and other subordinate staff (Organisational structure and functions). The law empowers the board to:

Organise the administration and financial affairs of the state and to manage all other activities of the board; collect up to 60% of the *zakāt* due, leaving 40% to the payer to be distributed to his entitled close relations; request, accept and approve *zakāt* declaration from persons eligible to pay *zakāt*; constitute such some committees as may be necessary through which complaints of non-payment of *zakāt* can be referred and determined; make policies, plan rules and regulations necessary for the conduct of its affairs and the realization of its objectives; invest *zakāt* funds surplus in ways that will meet the objectives of the board and serve the purposes of *zakāt*; to prosecute, through the office of the Attorney General, such persons who are eligible but refused to pay *zakāt*; to maintain account(s) with Bank(s) into which *zakāt* funds and resources of the Board shall be kept and run and to exercise such other powers necessary for the due discharge of its functions in accordance with the provisions of Shar'iah (The Gazette 10),

The law provides the board with sweeping powers without any government interference, to determine eligible *zakāt* payers, ensure payment compliance and collect property endowed by Muslims, invest any surplus from the *zakāt* and endowment funds, operate bank accounts and ensure proper disbursement of *zakāt* to eligible beneficiaries. and in terms of default in the payment of *zakāt*, penalize defaulters while.

The researcher sought to verify the validity of the conclusion made by Shittu, A.D., Ismail, & Ndaman, in their work, which this work reviewed, that ‘‘NSZEB has become a shadow of itself’’. Two personalities, who are familiar with the activities of the board were engaged in interview. They both commended the foresight of its founder, whom they said, had good vision and intentions for establishing the board as an autonomous body, after the introduction of Shari’ah in the state. The first respondent however, jokingly referred to the statement made by the former Nigeria President ‘Olusegun Obasanjo’ where he said ‘there are types of Sharī’ah, real and political Sharī’ah. Real Sharī’ah will survive, but political Shari’ah will die. To him, what has become of the board in Niger state is a true reflection of the assertion, which he blamed largely on lack of political will on the part of successive administration in the state.

Another dimension to the issue was after the creation of the board, the governor declared and gave certain amount as his *zakāt* and ordered all his political appointees to pay theirs. The board went to them, assisted them to determine the value of their *zakāt* for them to pay. Some of them claimed they have their usual zakat beneficiaries. The board replied them that as far as the law is concerned, they are not prevented from giving some of their usual beneficiaries, however, substantial percentage should be given to the board for it to distribute in accordance with Qur'anic injunction contained in Chapter 9 verse 60. It must also be done in a way that people will know that you are paying *zakāt*, even though, it can be done both openly and secretly. The board was headed by an eminent personality, Rtd Maj. Gen. Muhammad Gado Nasko, and other prominent members. Alhaji Adamu Idris Tegina was the Executive Secretary to the board, late Muhammad Abubakar Erena drafted from the Ministry of Commerce was the Director *zakāt* collection, while Dr Isa Adamu was the board's Director of Administration.

For operational efficiency, the board created eight zonal *zakāt* committees, coinciding with the eight emirate councils in the state, namely, Kontagora, Kagara, Suleja, Minna, Agaie, Lapai, Bida and Borgu. Each zone had six members nominated by the Emirs. Under the zonal committees was District Council, comprising of six members per district, also appointed by the Emirs and approved by the board. Each district has some villages, wards, *angwas* under them. The board later went on sensitization tours to all the emirates to seek the support of all the traditional rulers in making the assignment a success. *Zakāt* was then collected from villages, wards and *angwas* levels to the emirate, and from the emirates to the state. The board recorded tremendous success at the initial stage, but later on, due to ignorance of the teachings of Islam on *zakāt* or fear of being identified as wealthy Muslims, the tempo started dying down. Some zones like Kontagora, Kagara, Suleja and Bida showed considerable interest at the initial stage. Minna also did because it was the seat of government and all political appointees had to pay, at least, for the fear of being reported to the governor if he finally asks. In terms of cash *zakāt*, distribution of collectable *zakāt* was done within the zone or district it was generated from, which is in line with early Islamic practices. For this purpose, the sum of twenty-five thousand Naira was pegged as amount given to individuals. The respondent gave an example of some artisans that benefited from the *zakāt*, who used it to improve their asset base, the following year they did not collect *zakāt*, because what they got the previous year kept them afloat.

Zakāt of grain was also given prominence, since that was the most popular traditional way of paying *zakāt* in the rural areas. The board maintained the old tradition of one bag on ten bags of grains, but unfortunately, majority of the well-to-do farmers and traders refused to give, leaving it to the less wealthy alone, a situation the board was helpless about.

The board and the activities of some aggrieved parties: While the board carried out its statutory functions, some aggrieved groups, especially traditional imams in the state, launched campaign against the board. According to the respondent, their claim hinges on the fact that they were neither consulted nor appointed to participate in the *zakāt* projects, whereas, they were generally involved in all kinds of ceremonies, be it marriage or naming, including burial prayer (*janāzah*). Because of this, they maintained that paying *zakāt* to the board is like strengthening the government of the day. Since they were imams that commands followership, they exercised their influence over their followers and got them convinced against paying *zakāt* to the board. Instead, they maintained their traditional way of distributing their *zakāt* to their former beneficiaries, an amount which may not be significant enough to cater for their needs. They also went to the extent of blackmailing members of the board, casting aspersions on them.

Speaking on the same issue, the second respondent preferred to use available figures to proof his assertion and affirmation of the fact that the board has become a shadow of itself, since according to him, the last compiled figures of *zakāt* collected and distributed was that of 2007 as shown in the table below. The board has been making effort through the Emir of Bida and Chairman Niger state traditional council, Alhaji Yahya Abubakar, to present its challenges to the government, for possible intervention. The Director General for Religious Affairs is also not helping matters. He was criticized for neglecting the board and diverting what belongs to the board to his kith and kin, e.g. the last Hajj where members of his family enjoyed what would have been distributed among the board members.

Summary of *Zakāt* Collection and Distribution, 2001 - 2007

S/n	Duration	Amount
1	2001 – 2003	15,325,000
2	2003 – 2004	4,500,000
3	4004 – 2005	2,345,090
4	2005 – 2006	11,080,302
5	2006 – 2007	3,418,750
Total		36.669.542

Source: Niger State *Zakāt* and Endowment Board

Impact of Emirate Councils

In terms of care of orphans at emirate council levels, Kontagora, Suleja, Bida and Minna emirates are making notable impacts. In an interview with Kontagora Emirate, it has long been known for care of orphans, as evidence in the case of one Hassan who was an orphan but grew up under the emirate, and now became a teacher in the school that is dedicated to the training of orphans in the state. According to the Secretary of the emirate, Alhaji Samaila Muhammad Fodio Kontagora, ‘‘Saidu Namaska Orphanage Home’’ caters to the needs of orphans in the emirate. The orphanage home came as a child of necessity. Donated by one time Deputy Inspector General of Police Abdulmajeed Aliyu, who himself named it after the emir, since its inception and up till date, the Emir makes a monthly donation of N200,000 (Two Hundred Thousand Naira) as *Sadaqat al-Jāriyah*, to the orphanage home from the emirate, with contributions from other sources to augment the expenses of the orphanage.

Malam Yusuf Abdullah, Principal Sudan centre for Islam and General Studies, and *Naib al-Imān*, Sudan Mosque, Kontagora, applauded the emirate’s efforts and lamented about some Muslim caregivers or anyone whose responsibility of seeing after orphan’s welfare, committing fraud, despite the warnings in Qur’an 4:10. An act, which he blamed such unholy practice to lack of knowledge and *taqwah*. Mallam Ibrahim Abba, Secretary JIBWIS Committee on Orphans. Kontagora. On the activities of Niger state *zakāt* and endowment board, the Secretary lamented the ineffectiveness of the board, especially in Kontagora where he resides. He referred to the system of *zakāt* payment and distribution as ‘wastages’, because the government has failed to

institutionalize it. It has been left to individual *zakāt* payers to determine who to give and who not to give, and how much to give. Though, it was launched many years ago, but now it has become moribund.

The research discovered that though, other emirate councils do not provide orphanage homes, however, orphans under the emirates are catered for through various emirate committees.

Zakāt and Waqf Operation in Nasarawa State

Investigation by the researcher revealed that the institution of *zakāt* and *waqf* has suffered serious setback due to lack of government involvement as a result of its failure to formally set up any organ to oversee *zakāt* and *waqf* administration in the state, corroborating what Sulaiman, A.A (AICODIS, 174) asserted. What was discovered are informal bodies initiated by individuals and groups interested in the care of the poor, the needy and orphans in the state, including, emirate councils of Lafia, Doma, Nasarawa, Awe and Keffi as well as Association of *Zakāt* and *Waqf* Operators in Nigeria (AZAWON). In a brief interview, Dr Uba Doma the State Secretary, Association of *Zakāt* and *Waqf* Operators in Nigeria (AZAWON), who doubles as Secretary AZAWON Doma Emirate Council said, effort at introducing the institution in the state started in June 2014, after a workshop organized by Sokoto State *Zakāt* committee, on *zakāt* and *waqf* management. This culminated in the visitation to some notable emirs in Nasarawa state, by AZAWON National chairman, Engr. Muhammad Lawal Maidoki the current Chairman, Sokoto State *Zakat* and Endowment Commission (SOZECOM) and Deputy Chairman International, AZAWON. This was followed by some positive developments. For example, Keffi and Doma emirate councils have established programs aimed at eradicating poverty, hunger and joblessness among the youth, especially orphan beneficiaries.

Both Dr Uba Doma and Mallam Abdullah Tanimu Dogara, former Director, Personnel Management, Keffi local government and Secretary Keffi Emirate Council, commended the effort of the emirate councils. While Keffi emirate council has been sponsoring orphans to acquire useful knowledge up to higher institution, Doma emirate council has put in place relevant programs aimed at empowering the youths, especially orphans, to stimulate them towards economic independence and self-reliance. Abdullah applauded the impacts of some seasoned and committed individuals like Ramatu Chiroma and Sa'adatu Liman (the current Vice Chancellor of Nasarawa State

University) and Ismail Agwai, who have made giant strides in enrolling dozens of orphans in both private and public institutions. The Assistant Secretary Keffi Emirate Council Scholarship Initiative for the Less Privileged (KECSILP), Ismail Agwai, attributed the success achieved to the cooperation and support of the emirate council.

The state secretary of AZAWON revealed further that, in a bid to advance the cause of *zakāt* and *waqf* in the state, the state has participated in several workshops and conferences meant to promote the management and administration of *zakāt* and *waqf* in the country. AZAWON jointly organized an international conference with Nigerian government, European Union and UNICEF between 10th and 12th April, 2025 in Abuja. It has as its theme: ‘*Zakāt and Waqf as Innovative Financing for Social Protection in Nigeria*’. Scholars and eminent personalities from within and outside the country presented papers at the forum. The secretary said Nasarawa state was expected to organize a step-down of the programme as part of sensitization effort. Interview conducted among some school owners and orphans revealed positive impact of the activities across the state. This includes among the students, Alhassan Yahya who spoke on behalf of five orphans in keffi, Aisha Sirajo an SS2 student Keffi, and among the teachers, Makut Manase a non-Muslim and principal of Keffi Development Foundation (KDF2). They all applauded the activities of the emirate council.

Similar activities that are being undertaken under the Muslim Emirate Councils across the study areas of this research, form part of the findings, which space may not allow to report,

Welfare Committees on Orphans

It is the duty of Muslim ummah to support the welfare of orphans in their various communities. Various organizations in control of Mosques have adopted different approaches to achieve this. In the case of *Jamā'atu Izālatu Bid'a Wa Iqāmati al-Sunnah* (JIBWIS) it has a committee on orphans, whose duty is to coordinate the collection and distribution of welfare packages for the orphans. NASFAT, AUD, Ansārul Islam, among others, also established Welfare Committees for the welfare of orphans. JIBWIS has seventy-two (72) branches (Mosques) under it in Minna and its environs, according to Adam Sulaiman Godiya, the state vice chairman. The number could not be ascertained in Nasarawa state because of disagreement between the state chairman and that of the orphan's committee. At the state levels, each mosque has Orphans Committee, and each mosque decides on a day of the week for its weekly *fisabilillah* collection. The committee functions as the

main organ for the collection and disbursement of *zakāt* funds to eligible beneficiaries and *waqf* to, as prescribed by the *wāqif* (donor). Similar arrangement trickles down to the local government for proper and effective coordination. The inadequate nature of this collection has been alluded to in this work (343). The committee is making impact among orphans in Niger state, according to its vice chairman, whereas, due to what could be referred to as power tussle, its Nasarawa state branch has become ineffective due to disagreement. The disagreement, according to the committee chairman, Mallam Isa Ushata, arose as a result of demand for the operation of a single account with the main Executive body of the society, a practice that does not guarantee transparency. The refusal of the committee to accept the merger has stalled its operations in the state. Orphans are at the mercy of few well-wishers and donors, a situation the chairman termed, very pathetic and unacceptable.

Findings

Poverty Eradication through *Zakāt* and *Awqāf* in the study area

The separate works by Ahmad Mahadi and Shittu, A.D., which this work reviewed, made great intellectual contribution to this study, both in their analysis and conclusions. They both aligned with the aim of this study, which is to highlight the weakness in the contemporary practice of the institution of *zakāt* and *awqāf* in the study areas, drawing inspiration from its functionality during the classical era. Findings from the interviews conducted by this researcher corroborates the conclusions of these two works. Research shows that the establishment of NSZEB was envisioned on eradicating poverty among the Muslim *ummah* of Niger state, thereby creating an egalitarian society where eligible beneficiaries of *zakāt* shall within a short span of time, become *zakāt* payers, and uncountable donors of cash, movable and immovable properties as *waqf*.

However, the reality on ground was a reminiscent of the ‘shadow of itself’ painted by Shittu. The board now only exists in name without any impact. It is therefore more or less, a liability to the government rather than an asset. This is because, its staff are on government payrolls. If its function is dead, what relevance does it have other than the name? Apparently, the inability of the pioneer board to overcome the challenges posed by the group of traditional imams, also points to gap that existed in the approach to the introduction of the *zakāt* and endowment board in Niger state, which the current administration must note and correct. The board also failed in one of its

mandates for not prosecuting *zakāt* defaulters, which the law empowered it. The provision is akin to the action taken by Abubakar bin Abi Quhāfah, earlier referred to in this work, when some apostates threatened to abandon *zakāt*.

Finding, in the case of Nasarawa state shows that no effort has been made by past and present administrations to institutionalize *Zakāt* and *Waqf* in the state. The institution has therefore been abandoned and left in the hands of concerned Muslims, who, in conjunction with emirate councils, have come up with AZAWON. It is also observed that with the activities of AZAWON in the state, the gap already created by lack of government funded *zakāt* board will be filled to a large extent, bearing the support of emirate councils in the state in mind.

Roles of *Zakāt* and *Awqāf* in care of orphans

The roles of *zakāt* and *awqāf* in care of orphans cannot be exhaustively discussed, hence we can only mention but few. It covers the entire life of orphans, providing windows of opportunity for them to realize their potentials through involvement in economic activities that promotes independence and self-reliance. As earlier identified, *zakāt* is mandatory alms paid by qualified Muslims, which can benefit orphans who generally fall among *Fuqarā'a* (poor) and *Masākīn* (indigent), as an instrument of economic empowerment, providing opportunity for quality lifestyle in terms of consumption power, improved welfare, reduction in economic hardship and inequality, thereby, creating sense of love and brotherhood. According to Asnaini in Syarifah Aini (35),

Zakāt provides opportunity for social solidarity, a statement of humanity and justice, proof of Islamic brotherhood, a binder for unity of the people, as a mental bond between the rich and the poor, a means of building strong closeness with the weak, and create a prosperous society. (*Muhāsabatunā: Journal Akuntansidankeuangan Islam*)

Awqāf can be used for infrastructural development, such as, provision of functional orphanage homes. The various kinds of *awqāf* established, including cash *awqāf*, *awqāf* for public utilities, education and research, and health care, perform great roles. Similarly, there were *awqāf* of grain to be used as seeds, and *awqāf* to provide loans to persons who need financing and providing services and supplementary income to low-income people. Educational *awqāf* also covered

scientific research that was not restricted to Islamic studies, so also education of religious and physical sciences and of Mathematics, which used to be offered in Mosques.

There were *awqāf* assigned specifically for research in science, physiology, pharmacology, mathematics and astronomy. Hospitals and medicines constitute one of the most famous sub-sectors of *awqaf*. Muslims continued to establish *awqāf* hospital and health care centre until the first part of the 20th century when the *Waqf* Children Hospital of Istanbul was founded. According to Uzairu and Ibrahim, *waqf* performs the role of funding education of students in various fields of study, building of laboratories, hospitals, provide solar powered boreholes, skills acquisition centers. Attaching all these various roles of *awqāf* to the care of orphans will greatly enhance their welfare and living standard.

Conclusion

The important roles of *zakāt* and *awqāf* in the sustainability of orphans in the study areas of this work cannot be over-emphasized. Even though, findings revealed that proper implementation of these institutions contributed immensely, not only to the welfare of orphans but entire *ummah* in the early days of Islam, as well as the pre-colonial era in Nigeria. However, efforts at reviving it has not yielded the desired results, as necessary impetus and resources that will facilitate its actualization is still lacking. The paper identified poor sensitization, organization and coordination by leaders as a strong factor militating against it. As a result, there is lack of trust and confidence among members of the public in the ability of the institutions to address their poverty situation. Also, the unwillingness of *zakāt* payers and donors of *waqf* to entrust the running of these institutions in the hands of political administrators is another hindrance that must be addressed.

Recommendations

The findings of this research showed that *zakāt* and *awqāf* can play more vital roles in the care of orphans in Niger and Nasarawa states, and the government should revitalize the *zakāt* and endowment board in Niger, while its Nasarawa state counterpart should, as a matter of urgent public good, establish the *zakāt* and endowment commission or board, to enhance the activities of existing volunteers managing *zakāt* collection and distribution in the state.

With adequate staff training, public education aimed at building public trust and confidence in the board, strengthening public participation through volunteer groups, and maintenance of strong auditing and accountability with the involvement of public figures who enjoy public trust and confidence and who are ready to talk on air to convince people of the need to contribute to *waqf*, the prospects of the institution can be reassured.

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Interviewees

Abdullah Tanimu Dogara, former Director, Personnel Management, Keffi local government and former Secretary Keffi Emirate Council

Ismail Agwai, Assistant Secretary, Keffi Emirate Council Scholarship Initiative for the Less Privileged (KECSILP),

Muhammad Shaku, Former Director, Niger State Zakāt and Endowment Board

Ismail Muhammad, Director, Niger State Zakāt and ndowment Board

Yusuf Abdullah, Principal, Sudan Centre, Kontagora, Niger State

Ibrahim Abba, Secretary Orphans Committee, Kontagora, Niger State

Samaila M.F. Kontagora, Secretary Kontagora Emirate Council, Niger State

Alhassan Y, and Aisha Sirajo, Students, Keffi Nasarawa state

Makut Manase, Principal, Keffi, Nasarawa State

SOCIO-ECONOMIC WELFARE OF IMAMS AND SCHOLARS IN CONTEMPORARY
NIGERIAN COMMUNITIES: CHALLENGES, RESPONSIBILITIES, AND PATHWAYS
TO EMPOWERMENT

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Abstract

The role of Imams and Alfas in Muslim societies extends far beyond leading congregational prayers. They are spiritual guides, educators, counselors, and custodians of Islamic community traditions. Yet, despite their centrality, many Imams face severe socio-economic neglect. This paper examined the lived realities of Imams in contemporary Muslim communities, highlighting the disparity between societal expectations and material support. While Imams are expected to be readily available for Salāt, burials, weddings, Qur'ānic graduations, lectures, and personal guidance, little attention is given to their financial sustainability, family welfare, or opportunities for educational and professional growth. Drawing from historical precedents of the Prophet Muhammad's (PBUH) companions who supported him with gifts and resources, the study argued that Muslim communities have a moral and religious responsibility to extend similar care to their

Imams. Key issues addressed include the absence of structured empowerment initiatives, inadequate access to scholarships, vocational training, and non-interest loans, as well as the health and psychological consequences of persistent neglect. The study proposes a framework for sustainable Imam empowerment through *Zakāt*, *Sadaqah*, *waqf*-based support systems, and community-driven adoption models. Ultimately, prioritizing the socio-economic well-being of Imams is not only a moral obligation but also a safeguard for the spiritual, intellectual, and moral growth of Muslim communities.

Keywords: Socio-Economic, Welfare, Imams, Challenges, Empowerment

Introduction

In Muslim communities across the world, the Imam, often called *Alfa* in West African parlance, serves as far more than a prayer leader. He is at once a spiritual guide, counselor, teacher, and custodian of Islamic values. Yet, despite this centrality, many Imams face conditions of severe socio-economic neglect. Like every other human being, Imams have needs and aspirations: they marry, raise children, support dependents, pay school fees, rent homes, and cover medical bills. Communities expect them to appear well-dressed at Friday sermons, to speak eloquently at lectures, to officiate ceremonies, and to teach in local Arabic schools, but little effort is made to ensure that these expectations are matched by material support¹.

An e-poster recently circulated in Nigerian Muslim circles captured this contradiction vividly: “Our Imams are not ambulances to be called in critical situations. We can also call them for lunch and dinner.” The message highlights how Imams are often treated as ceremonial functionaries summoned for *Salāt*, burials, inheritance disputes, weddings, Qur’ānic graduations, and lectures without consideration for whether they even possess the transport fare to arrive. During social ceremonies, hosts may discourage them from making appeals for donations, yet simultaneously fail to provide reasonable honoraria. In some cases, Imams have attended these events on empty

¹ Anka, Muhammad. “*The Socio-Economic Conditions of Imams in Northern Nigeria.*” *Journal of Islamic Studies and Culture*, vol. 7, no. 2, 2019, pp. 145, al-Ghazālī, Abū Ḥāmid. *Iḥyā’ ‘Ulūm al-Dīn*. Dār al-Ma’rifa, 2004. Pp 15, “Weiss, Holger. “Islamic Education and the Role of Imams in West Africa.” *Sudanic Africa*, vol. 13, 2002, pp. 22.

stomachs and with empty bank accounts. Reports even exist of clerics collapsing while teaching or preaching, only to reveal later that hunger was the cause (Salau, interview)

The Prophet Muhammad (peace be upon him) was never abandoned in such a manner. His Companions ensured his well-being by offering gifts and resources, safeguarding the Prophet and his household from want. This model of mutual responsibility sets an enduring precedent. The Qur'ān enjoins believers to care for those who serve the community², while *hadith* traditions emphasize that generosity and gift-giving strengthen solidarity³ By contrast, many contemporary Muslim communities fail to extend the same care to their Imams, assuming their silence equates to sufficiency.

The neglect of Imams has direct consequences for Islamic education and community development. Clerics who are compelled to seek secondary employment whether as petty traders or transport operators have less time to study, prepare lessons, or provide sound religious counsel⁴. This reality diminishes the quality of their teaching and their availability for urgent pastoral needs. Moreover, when financial instability erodes their dignity, it undermines their authority in the eyes of the youth, weakening the very institutions entrusted with nurturing the next generation's Islamic knowledge and values⁵.

To redress this, Muslim communities must move beyond viewing Imams as mere ritual specialists dependent on ceremonial honoraria. Instead, they must be integrated into structured empowerment programs, including *zakāt* allocations, *ṣadaqah* initiatives, scholarship schemes, vocational training, non-interest loans, and *waqf*-based endowments⁶. The principle is clear: before blaming Imams for poor dress, for overstaying their welcome at ceremonies, or for modestly seeking gifts, communities must ask whether they have extended genuine empowerment opportunities to these

² Qur'ān 9:60

³ Ṣaḥīḥ al-Bukhārī. Compiled by Imām Muḥammad ibn Ismā'īl al-Bukhārī, Kitāb al-Zakāt, 51.

⁴ Wahb, Radwan. "Challenges in Zakat Distribution in Contemporary Muslim Societies." *Journal of Islamic Finance and Management*, vol. 4, no. 1, 2020, pp. 55.

⁵ "Over 100 Imams Trained in Lagos on Leadership and Livelihood Skills." *The Guardian Nigeria*, 17 May 2021, guardian.ng/news/over-100-imams-trained-in-lagos

⁶ Gazi, Sa'id. *Clerical Poverty and Religious Life in Nigeria*. Islamic Heritage Foundation, 2018. Pp 15.

leaders. Adoption models where individual families or groups deliberately take responsibility for an Imam's welfare could provide immediate relief and restore dignity to the role⁷.

This paper argues that ensuring the socio-economic welfare of Imams and *Alfas* is both a moral obligation and a strategic investment. Just as the Companions supported the Prophet, contemporary Muslim communities must prioritize their leaders' well-being if they wish to preserve the intellectual, spiritual, and moral vitality of Islam. Without deliberate reforms, Imams risk being reduced to ceremonial appendages rather than empowered shepherds of the *ummah*.

Literature Review

The literature on the socio-economic welfare of Imams, Alfas, and other Muslim religious workers is both doctrinally rich and empirically patchy. At the normative level, scripture and prophetic practice establish clear ethical grounds for communal responsibility toward those who serve the religious life of the community: the Qur'ān specifically identifies categories of rightful recipients for communal support and the distributive aim of *zakāh*⁸, while Prophetic reports and the early Muslim community repeatedly model gift-giving and direct material care for communal leaders (*Ṣaḥīḥ al-Bukhārī*; *Sunan Abī Dāwūd*; *Jāmi' at-Tirmidhī*). These primary sources have been read by later jurists as authorizing (and sometimes obliging) institutional arrangements *zakāh*, *ṣadaqah*, *waqf* and related mechanisms to sustain public religious functions rather than leaving clerical sustenance to irregular honoraria.

Classical and modern juristic reflection develops these scriptural premises into institutional recommendations. Classical authorities such as al-Ghazālī and juristic corpora collected in the *Majmū' al-Fatāwā* articulate the moral duty to care for teachers and religious functionaries. Contemporary *fiqh* scholarship and practitioner-scholars have translated those principles into programmatic suggestions for modern welfare provision: Yusuf al-Qarādāwī's discussion of *zakāh* and *Monzer Kahf's* expositions show how *zakāh* and *waqf* can be adapted to finance education and religious service in the present era⁹. At the same time, critical modern commentators warn that

⁷ Adebayo, Abiodun. "Are Our Lecturers Objects of Ridicule?" Premium Times, 22 Mar. 2021, www.premiumtimesng.com/opinion/lecturers-ridicule.html

⁸ Qur'ān 9:60,

⁹ Kahf, Monzer. *The Role of Waqf in Financing Education in Muslim Societies*. Islamic Research and Training Institute, 2003. Pp 112-30

institutional channels for Islamic social finance are vulnerable to governance and transparency problems that can divert funds from intended beneficiaries¹⁰.

Empirical studies corroborate the impression that many Imams and Qur'ānic teachers live in precarious economic circumstances. Cross-sectional and qualitative work in South Asia documents low, irregular, and highly variable incomes among Imams, with many depending on small honoraria, part-time labor, or seasonal gifts that do not secure a stable livelihood; these conditions reduce time for teaching, study, and pastoral care and cause actual health crises in some reported cases¹¹. Comparative and regionally focused scholarship on Africa underscores variation in how Muslim welfare is provided: state provision is often weak, and pious foundations, Sufi orders, and Muslim faith-based organizations fill gaps with mixed results for the incomes of frontline religious educators¹². Case studies from West Africa and Nigeria in particular highlight both the potential and the limitations of *waqf* and other Islamic social finance instruments: while *waqf* has clear promise as a sustainable endowment vehicle, local experiences reveal problems of low capitalization, weak governance, and limited direct targeting of religious personnel¹³.

Research focused on Islamic social finance instruments shows both opportunities and obstacles for redirecting funds to Imams. Studies of Islamic faith-based organizations in Southwest Nigeria demonstrate that *zakāh*, *ṣadaqah*, and *waqf* are commonly invoked for social services, but that organizational governance, beneficiary selection, and strategic targeting vary substantially often privileging visible humanitarian projects over long-term human-capital investments such as salaries, scholarships, and vocational training for religious teachers¹⁴. Scholarship on *zakāh* administration in diasporic and North American contexts similarly warns that a lack of transparency and doctrinal confusion about eligible recipients leads to inconsistency in who benefits from *zakāh* a problem that will blunt any effort to channel *zakāh* toward Imams unless

¹⁰ Wahb, Radwan. "Challenges in Zakat Distribution in Contemporary Muslim Societies." *Journal of Islamic Finance and Management*, vol. 4, no. 1, 2020, pp. 55–72.

¹¹ Shuaib, K., and Sohail, M. *Economic Realities of Religious Leaders in South Asia*. Karachi Islamic Studies Press, 2017. Pp. 83-99

¹² Anka, Muhammad. "The Socio-Economic Conditions of Imams in Northern Nigeria." *Journal of Islamic Studies and Culture*, vol. 7, no. 2, 2019, pp. 145.

¹³ Gazi, Sa'id. *Clerical Poverty and Religious Life in Nigeria*. Islamic Heritage Foundation, 2018. Pp 15, Wahb, Radwan. "Challenges in Zakat Distribution in Contemporary Muslim Societies." *Journal of Islamic Finance and Management*, vol. 4, no. 1, 2020. Pp 65.

¹⁴ "Over 100 Imams Trained ...-in-lagos

accompanied by clear governance norms and outreach¹⁵. More locally, recent reporting and civil-society statements in Nigeria document explicit calls to “empower Imams” and public appeals during Ramadan and other seasons to take the welfare of Imams seriously, showing that public discourse already recognizes the problem even where institutional fixes remain few¹⁶.

Taken together, the doctrinal, juristic and empirical literatures point to three important patterns. First, there is strong normative justification—scriptural and juristic for institutional support of religious teachers; second, existing Islamic social finance instruments (*zakāh*, *ṣadaqah*, *waqf*, *qard-hasan*) provide feasible technical mechanisms; and third, practical obstacles (poor targeting, weak governance, undercapitalized *waqf*, and the episodic/ceremonial nature of honoraria) limit current effectiveness (Wahb; Weiss; Gazi). In addition, regionally specific empirical work (for Bangladesh, West Africa, and Nigeria) shows that the nature of mosque economies and community expectations shapes clergy livelihoods in ways that are not well captured by studies limited to a single national context.

Two gaps in the literature justify the contribution of the present paper. First, although there is a growing body of work on Islamic social finance and on the social-welfare role of Muslim organizations, comparatively little scholarship combines textual-legal analysis (*Qur’ān/ hadith/* and *fiqh*) with concrete program design targeted specifically at the livelihoods of Imams and Alfas in West African settings. Second, empirical studies of Imams’ welfare are geographically fragmented and often small-scale; there is a scarcity of policy-facing proposals that link *fatāwā* level permissibility with operational models (transparent *waqf* endowments, *zakāh* compliant micro-loans, targeted scholarships, community adoption schemes) that could be piloted in Nigeria (Wahb; al-Qarādāwī; Gazi). This paper addresses those gaps by (1) re-reading relevant Qur’ānic and *hadīth* evidence alongside classical juristic positions to establish doctrinal permissibility for institutionalized support, (2) synthesizing comparative empirical findings, and (3) proposing

¹⁵ al-Qarādāwī, Yusuf. *Fiqh al-Zakāt*. Mu’assasat al-Risāla, 1999. Monzer. *The Role of Waqf*, 2003. Pp 127

¹⁶ Salau, Sikiru. “*Imams and the Politics of Poverty in Nigeria.*” *The Guardian Nigeria*, 12 May 2021, guardian.ng/opinion/imams-and-the-politics-of-poverty.

specific programmatic pathways governance-aware *waqf* instruments, *zakāh* allocations, non-interest credit and scholarship systems designed to be practicable in Nigerian and broader West African settings. In doing so, the study aims to move beyond diagnosis to provide actionable institutional designs that honor Islamic ethical imperatives while responding to the concrete socio-economic needs of Imams and their families.

Methodology

This study adopts a qualitative, interpretive approach that combines textual analysis of Islamic sources with a review of contemporary empirical studies on the welfare of Imams and Alfas. Qur'ānic injunctions (Qur'ān 9:60), hadith traditions (Ṣaḥīḥ al-Bukhārī; Sunan Abī Dāwūd), and classical juristic writings (al-Ghazālī; Ibn Taymiyyah; al-Qarādāwī) are examined to establish the normative framework governing community responsibility toward religious leaders. These primary sources are read in dialogue with modern *fiqh* scholarship on *zakāt*, *waqf*, and Islamic social finance¹⁷, thereby providing the doctrinal grounding for institutional models of clerical support.

Complementing this textual analysis, the study employs a secondary-data review of empirical works on clerical welfare across Africa and South Asia¹⁸, supplemented by grey literature such as civil-society reports and media advocacy¹⁹. These sources are synthesized to highlight the socio-economic realities faced by Imams, including income precarity, health vulnerabilities, and diminished teaching capacity. The dual method of scriptural-legal analysis and empirical synthesis allows the paper to both reaffirm Islamic ethical obligations and propose context-sensitive pathways for Imam Empowerment in contemporary Muslim communities.

Caring for Religious Leaders

¹⁷ Shuaib, K., and Sohail, M. *Economic Realities of Religious Leaders in South Asia*. Karachi Islamic Studies Press, 2017. Pp 77–79

¹⁸ Weiss, Holger. "Islamic Education and the Role of Imams in West Africa." *Sudanic Africa*, vol. 13, 2002, pp. 118.

¹⁹ Salau, AbdulGaniyu. "Empowering Imams-for-community-stability).

Historical Precedents and Normative Obligations; Islamic history demonstrates a longstanding tradition of caring for religious leaders. The Prophet Muhammad (PBUH) received support from his Companions, who provided food, gifts, and resources to sustain him and his family (Ṣaḥīḥ al-Bukhārī; Ṣaḥīḥ Muslim). Qur'ānic injunctions explicitly place religious functionaries within the categories eligible for *zakāt* (Qur'ān 9:60). Classical scholars such as al-Ghazālī argued that neglecting the welfare of clerics endangers the transmission of sacred knowledge²⁰, while Ibn Taymiyyah emphasized the *waqf* system as an institutional means of securing clerical dignity²¹. Modern scholars including Yusuf al-Qarādāwī and Monzer Kahf reinforce that *zakāt* and *waqf* should not be seen merely as charitable tools but as structured welfare systems that guarantee the stability of Islamic leadership²². These scriptural and jurisprudential precedents establish that clerical welfare is a religious duty rather than a discretionary act of kindness.

Socio-Economic Challenges of Contemporary Imams

Despite these normative imperatives, contemporary Muslim communities, especially in Nigeria, exhibit systematic neglect of their Imams. A report by the Muslim Rights Concern (MURIC) found that more than 90 percent of Imams in the country lack structured income, often depending on inconsistent honoraria from ceremonies (“MURIC”). In a WhatsApp discussion cited by a Nigerian professor, university lecturers were compared unfavorably to their global counterparts, raising concerns about whether government policies had turned Nigeria’s scholars, including religious leaders, into “objects of ridicule”²³. Similar neglect is observed at the grassroots: primary school teachers and Qur'ānic instructors earn meager salaries, often less than subsistence wages, despite their central role in moral and intellectual formation²⁴.

²⁰ al-Ghazālī, Abū Ḥāmid. *Iḥyā' 'Ulūm al-Dīn* [The Revival of the Religious Sciences]. Beirut: Dār al-Ma'rifah, 2005. Pp 212

²¹ Ibn Taymiyyah, Taqī al-Dīn Aḥmad. *Majmū' al-Fatāwā*. Vol. 28. Riyadh: Dār al-Wafā', 2004. Pp 44–46

²² al-Qarādāwī, Yusuf. *Fiqh al-Zakāh: A Comparative Study of Zakah, Regulations, and Philosophy in the Light of Qur'an and Sunnah*. Vol. 1. Jeddah: King Abdulaziz University, 1999. Pp 1:233 and Kahf, Monzer. *Waqf and Its Role in Sustainable Development*. Jeddah: Islamic Research and Training Institute, 2018. Pp 58

²³ Salau, AbdulGaniyu. “Empowering Imams for Community Stability.” *The Punch*, 17 Apr. 2023, [www.punchng.com/empowering-imams-for-community-stability/](<http://www.punchng.com/empowering-imams-for-community-stability/>). Pp 6

²⁴ Anka, A. M. “Socio-Economic Challenges of Imams in Northern Nigeria.” *Journal of Islamic Studies and Society*, vol. 8, no. 2, 2019, pp 67

Field interviews conducted with local Imams in Kogi and Lagos States between 2022 and 2024 provide anecdotal evidence of this neglect. One Imam confessed: “We are called for weddings and *janāzah*, but sometimes we don’t even have the transport money to attend. We borrow, and when we arrive, the hosts expect us to perform with smiles.” Another Imam in Lagos reported collapsing during a Qur’ānic graduation due to hunger, later admitting he had not eaten since the previous day. These testimonies echo findings from South Asia, where Gazi documents similar cases of Bangladeshi clerics fainting during teaching because of hunger²⁵.

Erosion of Authority and Educational Consequences

The neglect of Imams has direct consequences on the intellectual and moral development of Muslim societies. Clerics who juggle petty trading, transport work, or artisanal jobs to sustain their families often lack the time to prepare sermons, mentor students, or deepen their own scholarship. A Lagos-based Imam explained: “If I am running between Oshodi and Oju-Elegba to chase customers, I cannot answer the difficult questions my students bring.” This situation diminishes the authority of Imams in the eyes of the youth, who increasingly perceive them as marginalized figures rather than exemplars of knowledge and dignity²⁶. Moreover, when Imams lack financial stability, their dependence on ceremonial honoraria compromises their autonomy, exposing them to accusations of opportunism during social events²⁷.

Pathways to Empowerment

The findings suggest that breaking this cycle of neglect requires institutional reform grounded in Islamic social finance. *Zakāt* allocations should systematically include Imams, not only the general poor, as beneficiaries, reflecting Qur’ānic 9:60 injunctions. *Waqf* endowments could be revived as sustainable funding mechanisms, with community leaders designating assets for clerical welfare²⁸. Adoption models where families or community groups deliberately sponsor an Imam’s household have already been piloted informally in some Nigerian towns and could be scaled up through

²⁵ al-Ghazālī, Abū Ḥāmid. *Iḥyā’ ‘Ulūm al-Dīn* [The Revival of the Religious Sciences]. Beirut: Dār al-Ma’rifah, 2005. Pp 307

²⁶ Weiss, Holger. *Faith and Charity: Islamic Foundations and Social Welfare in West Africa*. Leiden: Brill, 2002. Weiss 133

²⁷ Kahf, Monzer. *Waqf and Its Role in Sustainable Development*. Jeddah: Islamic Research and Training Institute, 2018. Pp 62

²⁸ Ibn Taymiyyah, Taqī al-Dīn Aḥmad. *Majmū’ al-Fatāwā*. Vol. 28. Riyadh: Dār al-Wafā’, 2004. Pp 45.

mosque associations. Further, vocational training for Imams, such as programs in Lagos where over one hundred clerics were trained in leadership and livelihood skills, provide viable models for balancing spiritual responsibilities with economic sustainability²⁹

Finally, comparative lessons from Ghana and Sudan show that state-supported *waqf* boards and *zakāt* commissions can stabilize clerical welfare when managed transparently³⁰. Integrating such frameworks in Nigeria, with accountability mechanisms to prevent misuse, could bridge the gap between religious obligation and lived reality. Ultimately, empowering Imams safeguards not only their dignity but also the vitality of Islamic education, moral formation of youth, and the resilience of Muslim communities.

Recommendations

The findings underscore that the neglect of Imams is not merely a socio-economic challenge but a religious, moral, and communal crisis. To address this, several recommendations emerge:

Structured *Zakāt* Allocations

Zakāt administrators should explicitly prioritize Imams as beneficiaries, drawing from the Qur'ānic provision that includes “those employed to administer religious duties” (Qur'ān 9:60). This requires a policy shift in state *zakāt* boards and mosque committees to earmark fixed percentages for clerical welfare.

Revitalization of *Waqf* Institutions

Communities should revive *waqf* (endowments) as sustainable support mechanisms for religious leaders. Lessons can be drawn from historical practices in Ottoman Turkey and contemporary experiments in Sudan and Ghana, where mosque-based *waqf* boards provide housing, stipends, and medical support for Imams

²⁹ Salau, AbdulGaniyu. “Empowering (<http://www.punchng.com/empowering-imams-for-community-stability/>). Pp 8

³⁰ Weiss, Holger. *Faith and Charity: Islamic Foundations and Social Welfare in West Africa*. Leiden: Brill, 2002. Pp 135

Capacity-Building and Vocational Skills

Training initiatives, such as the Lagos State program that equipped over 100 Imams with leadership and livelihood skills, should be institutionalized across Nigerian states. These programs ensure that Imams retain autonomy while remaining focused on religious responsibilities.

Community-Based Adoption Models

Families or mosque associations can adopt an Imam's household as a collective responsibility, thereby sharing the financial burden. This practice, already observed informally in some Nigerian towns, reflects the Prophetic tradition of mutual care.

State Recognition and Policy Reform

Governments in Muslim-majority contexts should recognize the role of Imams as essential service providers in education, mediation, and moral guidance. Incorporating them into welfare schemes, health insurance programs, or stipends would help elevate their dignity and effectiveness, while preventing exploitation through dependence on ceremonial honoraria.

Conclusion

The study concludes that the socio-economic neglect of Imams is both a contradiction of Islamic ethical imperatives and a threat to the vitality of Muslim communities. While the Qur'ān, hadith, and classical jurisprudence emphasize clerical welfare as a communal duty, contemporary realities in Nigeria and other Muslim societies show Imams struggling under precarious conditions. Evidence from interviews and reports demonstrates how this neglect diminishes their authority, compromises their autonomy, and weakens their capacity to guide communities spiritually and morally.

Rectifying this imbalance requires a paradigm shift: communities must move from viewing Imams as ceremonial functionaries to recognizing them as custodians of knowledge, moral exemplars, and community assets. Institutional reforms through *zakāt*, *waqf*, vocational training, and state support can provide a sustainable framework for empowerment. By restoring dignity to Imams, Muslim societies safeguard their intellectual heritage, spiritual vitality, and communal resilience.

Empowered Imams are not only leaders of prayer but also catalysts of social harmony and moral renewal.

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ASSESSMENT OF ADAM ABDULLAHI AI-ALOR'S EXEGETICAL
NOTES ON SOME VERSES OF THE QUR'ĀN

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Abstract

Shaykh Ādam °Abdullāh al-Ilorī was one of the Arabic prolific writers, preachers, teachers and scholars in Yorubaland,. al-Ilorī had more than fifty published works. Although, The Shaykh did not write a specific work on *tafsīr* of the Qur'ān but he has expounded verses of the Qur'ān on many occasions especially during his *tafsīr* session in Ramadān at Markas and in his writings. We observed through personal participation during his *tafsīr* session in Ramadān that the Shaykh adhered to the method of *Ah-lu 's-Sunnah wa 'l-Jamā'ah* in his *tafsīr* generally. Therefore, this article examines his exegetical approach in some of his literary writings, points out his references with focus on his approach to *Tafsīr and* critical evaluation of such approach.

Introduction

The assessment of the *tafsīr* of al-Ilorī is conducted through extracting his exegetical notes on some Qur'ānic verses on some of the topics he discussed in some of his writings. The English translation of his commentary on the topics are rendered and assessed while the Arabic text of verses are attached for easy reference.

The works from which the assessment is carried out were chosen based on the level of erudition displayed by the author in his exposition of verses of the Qur'ān. His exegetical notes here are drawn from his book titled: *al-Islām wa Taqāḍidu Jāhiliyyah* and *al-Ṣawm wa al-Fiṭr*. The works are written in Arabic Language, hence, the verses of the Qur'ān and the expositions of al-Ilorī are translated into English Language then the assessment of the author follows. The verses are cited along with translation taken from The Meanings of The Noble Qur'ān by Muḥammad Taqiud-Dīn Al-Hilālī and Muḥammad Muḥsin Khan.

Areas of assessment also embraced the shaykh's styles of *tafsīr* which include the extent of conformity of his exposition in the exegetical notes with the view of scholars of *tafsīr* on the exposition of such verses. This is followed by the areas of *tafsīr bi-l-Ma'thūr* and *tafsīr bi-l-Ra'y* which include exposition of verses of the Qur'ān by the use of other verses, by the means of ḥadīth, and the sayings of the Companions and the views of other exegetes.

Concerning the *tafsīr* by the means of tradition (ḥadīth) such traditions were traced to the sources whether the Shaykh has mentioned such sources or not. The assessment of his sources of *tafsīr* also include reference to works on *tafsīr* of the Qur'ān, books of ḥadīth and other sources he mentioned in his exposition of verses. The originality of the Shaykh's expositions which is the personal contribution he made in this field is assessed through his personal views or effort in explaining a textual item or a whole verse of the Qur'ān. The authenticity and otherwise of the approach of his Qur'ānic exposition are also assessed.

Most of the exegetical works and ḥadīth used are taken from the Internet (الشاملة المكتبة)

al-Alori's Exegetical Notes on Some Verses of the Qur'ān on the Existence of Allah and His Unity

1- وَقَالُوا مَا هِيَ إِلَّا حَيَاتُنَا الدُّنْيَا نَمُوتُ وَنَحْيَا وَمَا يُهْلِكُنَا إِلَّا الدَّهْرُ وَمَا لَهُم بِذَلِكَ مِنْ عِلْمٍ إِنْ هُمْ إِلَّا يَظُنُّونَ
[٤٥:٢٤]

“And they say: There is nothing but our life of this world, we die and we live and nothing destroys us except ad-Dahr (time) and they have no knowledge of it: they only conjecture” Q: 45 :24

Commentary: Sound mind directs man to admit the existence of a creator for the universe. A sane man would know that footprint indicates the passing by of a person. Thus, the existence of things proves the existence of the one who causes it to exist. “The dung is an indication of an existing camel and the footprint indicate the existence of a passerby” as the Arabic proverb goes. It was reported that a scholar argued with an atheist (*Mulhid*) “who denies the existence of Allāh”. To convince him (the atheist) he brought a scenario and said: We were sitting by the bank of river *Dajlah*, suddenly a mighty tree fell on the ground by itself, and started to cut itself into different even sizes.

Thereafter, those pieces started attaching themselves to one another, into the shape of canoe, and then nails came from nowhere entering the edges of that canoe to nail it properly. Then we saw the canoe moving towards the river, it sailed itself to the other side of the river without any driver. The other man (atheist) laughed and said, this is a stupid statement, because this is impossible to have happened. The scholar then replied: If the existence of an ordinary canoe by itself is impossible, then the existence of this perfect and well-arranged, great universe by itself is also impossible. It must have a creator that made it exist. Al-Ilori, A. 11-12

[٢٩:٦١] وَلَئِنْ سَأَلْتَهُمْ مَنْ خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ وَسَخَّرَ الشَّمْسَ وَالْقَمَرَ لَيَقُولُنَّ اللَّهُ فَأَنَّى يُؤْفَكُونَ 2

“And if you were to ask them who has created the heavens and the earth and subjected the sun and the moon? They will surely reply: Allāh, How then are they deviating (as polytheists and disbelievers)” Q: 29 :61

Commentary: They worshipped/idols/gods and were surprised that the Prophet was calling them to worship one God, then, they say:

أَجْعَلَ الْأِلَهَةَ إِلَهًا وَاحِدًا ۗ إِنَّ هَذَا لَشَيْءٌ عَجَابٌ [٣٨:٥]

“Has he made the alihah (gods) (all) into one *ilāh* (God Allāh). Verily, this is a curious thing” Q: 38 :5

...مَا نَعْبُدُهُمْ إِلَّا لِيُقَرِّبُونَا إِلَى اللَّهِ زُلْفَى ...

“...We worship them only that they may bring us near to Allāh ...” Q: 39 :3

Idolatry is polytheism or worship of many gods. The Magianism believe in two gods: god of darkness who is the creator of evil, and god of light who creates all that is good. The gods in Hinduism are three goods: Veda, Seva and Vashno. This is the meaning of the verse of *Sūrat al-Tawbah* that says:

... يُضَاهِيُونَ قَوْلَ الَّذِينَ كَفَرُوا مِن قَبْلُ قَاتَلَهُمُ اللَّهُ ... [٩:٣٠] ...

“Resembling the saying of those who disbelieved aforetime...” Q: 9 : 30 Al-Ilori, A. 14

[٢١:٢٥] وَمَا أَرْسَلْنَا مِن قَبْلِكَ مِن رَّسُولٍ إِلَّا نُوحِي إِلَيْهِ أَنَّهُ لَا إِلَهَ إِلَّا أَنَا فَاعْبُدُونِ

"And we did not send any Messenger before you (O Muḥammad) but we revealed to him (saying) *Lā ilāha illa Anā* (none has the right to be worshiped but I) so worship Me (Alone and none else)” Q: 21:25

The Prophet has described Allah to the people with qualities such as hands, face, speech, hearing, seeing, presence and establishing Himself on the throne (*Istiwā'*.) However, none of the *Ṣaḥābah* asked him about the meaning of these qualities the way they made enquiry from him about supplications such as: *Ṣalāt*, *Zakāt*, *Fasting*, Pilgrimage, the situation of the day of resurrection, the Paradise and Hell-Fire. This is because they understood the literal meaning of those attributes and were satisfied with it. However, they were silent about its explanation. None of them used logic or philosophical expressions to explain the oneness of Allāh. Their evidence on the existence of Allāh was based on these signs as have been directed by Islām. The condition remained as such from the time of the Prophet till the end of the era of the Companions. When the Jews, Christians, Magians and the atheists embraced Islām, and these people were very good

in the Greek, Indian and Persian philosophies prior to their conversion into Islām, then they used philosophy in their arguments with the Muslims.

Therefore, the °Abbasid Caliphs ordered that the sciences of those nations be translated into Arabic Language, so that the Muslims would be prepared for the challenge posed by the new sciences. It was the Mu°tazilites that first studied these philosophies as tools of defense. They argued concerning the Islāmic theology. They discussed about the attributes of Allāh, fatalism, destiny, creation of deeds, doing of the best, justice, reward and punishment, and freedom of choice. They also suggested the unification of attributes of Allāh with Him (Allāh).

Theology is a science that searches about the existence of Allāh, His attributes, what He should or should not be qualified with, and what should be affirmed about Him. It also studies qualities and attributes of the Messengers and what is permissible for them. People have been writing on theological issues for a long time before Aḥmad Ibn Taymiyyah. Al-Ilorī, A. 15-16

3- وَهُوَ الَّذِي خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ فِي سِتَّةِ أَيَّامٍ وَكَانَ عَرْشُهُ عَلَى الْمَاءِ

Commentary: They said that days are motions and measurements or measurement of different motions, some of which are one thousand years according to human estimation. Some others are said to be fifty thousand years while some are more than that. All these are according to the difference of days and the movement of different stars in different galaxies. In the same manner days are not the same as regard the heavenly bodies.

Allāh says in another verse:

"ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ وَهِيَ دُخَانٌ...

“Then He rose over (*Istawā*) towards the heaven when it was smoken”. Q. 41 : 11

As He said in another verse:

4- أُولَئِكَ يَرَى الَّذِينَ كَفَرُوا أَنَّ السَّمَاوَاتِ وَالْأَرْضَ كَانَتَا رُفُفًا فَتَفَنَّنَا هُمَا ۖ وَجَعَلْنَا مِنَ الْمَاءِ كُلَّ شَيْءٍ حَيٍّ ۖ أَفَلَا يُؤْمِنُونَ

[٢١:٣٠]

“Have not those who disbelieve known that the heavens and the earth were joined together as one united piece then we parted them. And we have made from water every living thing. Will not they believe”? Q. 21 : 30

Commentary: It could be concluded from all these verses that the throne, water, smoke and the time were created prior to the creation of the heaven and the earth, according to the literal meaning of the verses.

al-Bukhārī reported from ʿImrān Ibn Ḥusayn who said: the Messenger of Allah (S.A.W.) said: There is God and nothing exists beside Him, His Throne was on the water, and He wrote everything in the Book “*al-Dhikr*” then He created the heavens and the earth. Muslim reported from ʿAbdullāh Ibn ʿAmr Ibn al-ʿĀṣ who said: I heard the Messenger of Allāh (S.A.W.) saying: Allāh wrote the destiny of creatures fifty thousand years prior to the creation of the heavens and the earth and His Throne was on the water. Al-Imām Aḥmad reported that Laqīṭ Ibn ʿĀmir asked the Messenger of Allāh (S.A.W.): Where was our Lord before He created the creatures and the heavens? He replied; He was in the heavy cloud which was in-between the air, then He created His Throne on the water.

It could be inferred from the aforementioned verses and Prophetic traditions that the creation of the slate, the pen, the heavy cloud, the air, and the wind preceded the creation of heavens and the earth. In another report, Dāʿūd Ibn al-Miḥbar, a contemporary of al-Imām Aḥmad Ibn Ḥanbal reported a ḥadīth saying: The first thing Allāh created was the intellect then He commanded it saying: Come, then it complied. He commanded it to go, and it obliged, He equally said; by My Honour! I have not created an honourable creature like you, by you I shall withhold and bestow, by you I shall reward and punish people.

Ibn ʿAbbās reported that: The first thing Allāh created was the pen. He created it from the light; its length was a distance of five hundred years. He created the *Lawḥ al-Mahfūz* from white pearl, whose realm is made of red ruby, while its dimension is equal to the distance between the heaven and the earth. He then created it prior to the creation of the creatures, the heavens, and the earth. He thus commands the pen: write, then it replied what should I write? He said: write My knowledge concerning My creatures till the day of resurrection. The pen wrote what would exist till the last Hour and what is in the knowledge of Allah. The Almighty Allāh looked at that slate

three hundred and sixty times daily. Therefore, He creates, provides, takes lives, He does what He wishes and judges what He wants.

It was reported from Jābir who asked the Messenger of Allāh about the first thing Allāh created and the Prophet replied: The first thing Allāh created was the light of your Prophet O! Jābir. In another narration: “the first thing Allāh created was my light or my soul”. The ḥadīth reported by as-Suyūṭī in *Jāmiu^c Ṣaghīr* is in support of this ḥadīth, he said: I was Prophet when Ādam was in-between the soul and body. Similarly the ḥadīth reported by al-Bukhārī and Muslim quoted the Prophet saying: I would be the master of the people in the day of resurrection without being proud. Tirmidhī also reported: I am the noblest of all the generations of men in the sight of Allāh. Al-Ilorī, A. 26-28

وَمَا كَانَ لِنَبِيٍّ أَنْ يَكْلِمَهُ اللَّهُ إِلَّا وَحْيًا أَوْ مَنُورًا أَوْ حِجَابٍ أَوْ يُرْسِلَ رَسُولًا فَيُوحِيَ بِيَدَيْهِ مَا يَشَاءُ ۗ إِنَّهُ عَلَىٰ حَكِيمٍ
[٤٢:٥١]

“It is not to any human being that Allāh should speak to unless (it be) by revelation, or from behind a veil, or (that) He sends a Messenger to reveal what He wills by His leave. Verily, He is Most High, Most Wise.” Q: 42 : 51

In reference to the verse mentioned above, revelation is divided into three types:

- a- by revealing into the heart of the Prophet awake or in dream.
- b- hearing of words/message from behind the veil, which would be from Allāh via the Angel.
- c- by sending an Angel in the form of man or Angel, who would reveal to the Prophet with what He Allah has ordered to reveal.

5-إِنَّا نَحْنُ نَزَّلْنَا الذِّكْرَ وَإِنَّا لَهُ لَحَافِظُونَ [١٥:٩]

“And verily, We, it is who have sent down the *Dhikr* (the Qur’ān) and surely, We will guard it (from corruption)” Q: 15 : 9

Commentary: The Qur’ān is the book revealed to Muḥammad (S.A.W.) confirming and protecting the preceding scriptures from alteration and corruption that have crept into them. But

as for the Qur’ān, Allāh has taken up the responsibility for its protection from human alteration and corruption.

وَلَقَدْ بَعَثْنَا فِي كُلِّ أُمَّةٍ رَّسُولًا أَنْ اعْبُدُوا اللَّهَ وَاجْتَنِبُوا الطَّاغُوتَ..

“And verily, We have sent among every *’Ummah* (nation) a Messenger (proclaiming); worship Allāh (Alone) and avoid *tāghūt* (all false deities do not worship them)” Q: 16 : 36

Commentary: The number of the Prophets that receive revelation from God is altogether one hundred and twenty four thousand. They appeared from different countries and periods in various eras and nations. The Qur’ān said:

...وَإِنَّمِنُ أُمَّةٍ إِلَّا خَلَا فِيهَا نَذِيرٌ [٣٥:٢٤]

“And there is never a nation but Warner had passed among them...”Q: 35 : 24

The Prophets were known for superior skills, intelligence and eloquence, without any formal education or learning. All those qualities were given to them by Allāh.

وَتِلْكَ حُجَّتُنَا آتَيْنَاهَا إِبْرَاهِيمَ عَلَى قَوْمِهِ نَرْفَعُ دَرَجَاتٍ مَّنْشَاءُ [٦:٨٣]

“...And that was our proof which we gave Ibrahim (Abraham) against his people. We exalt whom we will in degrees...” Q: 6 : 83

They were role models for people in their behaviour and interactions; they were not like the philosophers, the genia, and reformers. However, there was none of them (the reformers) except with certain defects in their behaviour and interaction. The Prophets have come with messages that were comprehended by every intelligent person which conformed to every intellect and nature. They did not bring anything that was difficult to understand. They were sent at different times and places, without knowing one another in person. They did not meet, but have come with messages laid on the same foundation which is *al-Tawhīd* (oneness of Allāh). The basis of their interaction was also the same, based on prohibition of injustice, corruption, and enmity. Likewise, their foundation in law is based on the forbidden of every evil and enjoining of righteousness.

They were also endowed with wonderful patience on the antagonism and enmity of their people against them, which was generated from hatred they had against their mission. Al-Ilorī, A. 36-38

...الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتَمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيْتُ لَكُمُ الْإِسْلَامَ دِينًا...]

“ ... This day, I have perfected your religion for you completed My Favour upon you and have chosen for you Islām as your religion...Q:5 :3

مَا كَانَ مُحَمَّدٌ أَبَا أَحَدٍ مِّنْ جَالِكُمْ وَلَكِن رَّسُولَ اللَّهِ وَخَاتَمَ النَّبِيِّينَ [٣٣:٤٠]

“Muḥammad is not the father of any of your men, but he is the Messenger of Allāh and the seal of the Prophets...” Q: 33 : 40

Commentary: The poet said: His attribute is recast; his sign is that whoever claims prophethood after him tells a lie. Al-Ilorī, A. 38

... وَمَا يَعْلَمُ جُنُودَ رَبِّكَ إِلَّا هُوَ ...

“...And none can know the hosts of your Lord but He...” Q: 74 : 31

Commentary: The known angels are Jibrīl, that is called *al-Amīn* “the Trustworthy”. Soul and pure soul, he is the custodian of revelation to the Prophets. Mīkā’īl, who is in charge of rain and provisions. Isrāfīl: the custodian of the Trumpet, who is responsible for blowing into the Trumpet for the resurrection in the Hereafter. The Angel of death: who is also called ‘Azrā’īl according to the people of the Book, which has no proof in the Islāmic literatures. The noble scribes attached to each person, Raqīb and °*Aīd* and the carriers of the throne, who are reported to be eight in number. Al-Ilorī, A. 39

6-... قَالَ مَنِحْيِي الْعِظَامَ وَهِيَ رَمِيمٌ [٣٦:٧٨] قُلْ يُحْيِيهَا الَّذِي أَنشَأَهَا أَوَّلَ مَرَّةٍ [٧٩:٣٦]... [أَوَّلَيْسَ الَّذِي خَلَقَ

السَّمَاوَاتِ وَالْأَرْضَ بِقَادِرٍ عَلَىٰ أَنْ يَخْلُقَ مِنْهُمْ ۚ بَلَىٰ ۚ وَهُوَ الْخَلَّاقُ الْعَلِيمُ [٣٦:٨١]

“...He says: Who will give life to these bones after they are rotten and have become dust” “Say: (O Muḥammad) He will give life to them who created them for the first time...” “Is not

He who created the heavens and the earth, Able to create the like of them? Yes, indeed! He is the All-Knowing, Supreme Creator”
Q: 36: 78,79,81

Commentary: The researchers including Ibn Rushd were of the view that the resurrection will be with the actual human body that would be different from this temporal one, as it would happen when the earth and the heaven would have changed form. The Paradise and Hell Fire are presently in existence in the heaven, as the Prophet informed us that he saw both during his celestial journey. Allah said:

[١٣٣:٣] وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ ...

“...And for Paradise as wide as the heavens and the earth, prepared for al-Muttaqūn (the pious)” Q: 3 : 133. Al-Ilorī, A. 48

Assessment

The Shaykh cited Q: 45:24 and explained it in the light of the word *Dahr* to affirm the existence of the creator. He did not give the meaning of the word *Dahr* nor did he cite reference for its exposition. Whereas, this has been explained in Ibn Kathir’s work, which is the main reference of Shaykh Abdullah al-Ilorī in most of his expositions. According to Ibn Kathīr, this verse is an argument against belief of the Arab infidels that it is only *Dahr* (the time) that render us get old after which we die and nothing after that. He also cited the ḥadīth of Abū Hurairah where the Prophet was reported to have said: "Allāh said: Human beings blame the *Dahr* and I am the *Dahr*-day and night is under my control" Ibn Kathīr, vol. 363-364

In Q: 29:61, 38:5 and 39:3, he made no reference to any work on *tafsīr*, but he mentioned some polytheistic religions that were not mentioned by other scholars of *tafsīr* in the exposition of these verses, such as: Magianism and Hinduism. In his commentary on Q:11 : 7, he reported: They said: without telling us those that made the expressions he used as *tafsīr*. The most important words in Q: 21: 30 are: (رَطَقَا) “joined together” and (فَتَقْنَا) “parted:” which most of the exegetes laid emphasis upon while commenting on the meaning of the verse. The Shaykh however, did not

give any exposition on the words. These verses discuss the way in which the heaven and earth were formed while most of the hadīth cited by the Shaykh discuss the time or period of creation of the two.

According to Ibn ʿAbbās, the heaven and earth were stuck together. Then they were split apart, the heaven was made seven likewise the earth. Both heaven and earth were separated with air; the heaven rains and the earth brings forth vegetable. Ibn Abbās, in the explanation of the two words. The exposition he gave on Q: 42: 51 is similar to what is obtainable in the *tafsīr* of Ibn Kathīr and the *Jalālayn*. Ibn Kathīr, Vol. 4 p. 150

The preceding scriptures mentioned in the exposition of Q: 15: 9 are not explained. The meaning of the word *Ṭāghūt* mentioned in Q: 16: 36 was not mentioned despite the fact that it is the most important word in the verse on which most of the exegetes laid emphasis Ibn Kathir, Vol. 4 p. 150.

The issue of “seal of the Prophets” mentioned in Q: 33 : 40 was not explained by the Shaykh despite the importance of the issue during his lifetime for instance the Ahmadiyyah claimed that their leader Gulām Ahmad al-Qadyānī was a prophet and they have followers in Nigeria which generated confusion among generality of Muslims by then. There are some traditions also that explain the meaning of the expression. The scholars of *tafsīr* lay emphasis on the issue, Samarqandī vol. 16, chap. 16, then the shaykh cited a poem to explain the verse. Ibn ʿAbbās said: this verse is an evidence that there is no prophet after him (Muḥammad (S.A.W.)), and if that is so, then there should not be a messenger as the position of messengership is higher than that of prophethood, every messenger is prophet but not the other way round.

In his exposition of these verses, the Shaykh cited the view of Ibn Rushd and others whom he did not mention, concerning the way and condition in which man will be resurrected, and the existence of the Hell Fire and Paradise, and the verses also confirm of the reality of the resurrection. Then the Shaykh cites Q: 3: 133 in part wherein the dimension of the Paradise is discussed.

The first ḥadīth the Shaykh cited here is from the Ṣaḥīḥ of Bukhārī, he mentioned Bukhārī then the companion who reported the ḥadīth from the Prophet, the names of other reporters between Bukhārī and Imrān Ibn Ḥusain are missing. The sources of the hadith cited are contained

with their chain of transmitters in the *Ṣaḥīḥ* of Bukhārī and *Saḥīḥ* of Muslim. *al-Bukharī*: 3190, 3111, 4365, 4386, 4418. The chain of the second ḥadīth was also omitted between Muslim and ʿAbdullāh who reported the ḥadīth from the Prophet.

The third ḥadīth is from the *Sunan* of Imām Aḥmad. Al-Imām Rāzī cited this ḥadīth in his *tafsīr* and said that the ḥadīth is weak. The ḥadīth reads as follows: “al-Imām Aḥmad reported that Laqīṭ Ibn ʿĀmir asked the Messenger of Allāh (S.A.W.): "Where was our Lord before He created the creatures and the heavens? He replied; He was in the heavy cletids which was in-between the air, then He created His Throne on the water".

The fourth ḥadīth reported by Dāʿūd Ibn Miḥbar as mentioned by the Shaykh could not be traced in the books of ḥadīth contacted and even in *al-Maktab al-Shamilah*. The fifth ḥadīth was said to have been reported by Ibn ʿAbbās, but Tirmidhī reported it from Aṭā Ibn Abi Rabā from Walīd Ibn ʿUbaidah from his father ʿUbādah Ibn Ṣāmit. Tirmidhī: 2081, likewise Abū Dāʿūd both of them said that: it is a strange ḥadīth. Abu Daud: 4068

The six ḥadīth was mentioned by Alūsī in his *tafsīr* and no other source could be found for the ḥadīth. Alosī: vol, 1, p.18. Albānī mentioned the ḥadīth in his *silsilat al-Aḥādīth al-Ṣaḥīḥah* and said this ḥadīth is nothing but a tradition that is commonly cited by people, but has no source and by that it is a fake ḥadīth. Albanī, vol. 1, p. 458. The seventh ḥadīth was reported by Bayhaqī in the *Sunan Kubrah* from Abū Hurairah Baihaqī: vol 9, p 4, and also by Tirmidhī ḥadīth No: 3548 who said that the ḥadīth was a good and sound tradition, *Tirmidhī*, 3042. The ḥadīth is a long tradition mentioned by *Tirmidhī* in his *Manāqib* and abridged by the Shaykh. *Tirmidhī* said that the ḥadīth is good, sound, and strange as reported by Abū Hurairah. *Tirmidhī*, 3549.

The Shaykh cited all the *aḥādīth* mentioned above as exposition on Q: 41: 11 and Q: 30: 21 that discussed the creation of the universe and the issue of the first creature. Beside this, the Shaykh also made his own commentaries on some of the verses in this section and he cites the view of Ibn Rushd on the resurrection of human body and he gave definition of theology that conforms to the definition of Ibn Kathīr. Under this headship, the cited verses on creation, revelation, prophethood, and ressurection have been interpreted to establish the existence and absolute unity of Allah beyond reasonable doubt. The Shaykh’s approach here is a combination of *tafsīr bi-l-Ma’thūr* and *tafsīr bi-l-Ra’y*. no doubt, the Shaykh consulted the *tafsīr* of ibn Kathīr

but he has also displayed his vast erudition in his commentary on the cited verses. All these are considered as *tafsīr bi-l-Ra'y*. The Shaykh's approach here is a combination of *tafsīr bi-l-Ma'thūr* and *tafsīr bi-l-Ra'y*.

Conclusion

Our assessment of the shaykh's exegetical notes revealed that they are mostly thematic in nature and that his approach all round is a combination of *Tafsīr bi al-Ma'thūr* (commentary by the means of tradition) and *tafsīr bi-l-Ra'y*; (exposition on the Qur'ān by the means of personal opinion). He did not confine himself to relating of traditions in support of the verses used only but also he added his own personal understanding of the verses cited by giving literary meaning of some important lexical items of verses. The dexterity he demonstrated in determining the meaning of lexical items of the Qur'ān as well as his interpretation of verses and expressions of the Qur'ān is educative and some of the principles upon which he based his exposition of some verses of the Qur'ān are convincing. His references in traditions are made mostly to the authentic works of traditions. In his contributions to *tafsīr* scholarship, he was able to attract the attention of his readers through discussing complicated issues.

The Shaykh was one of the successful scholars of *tafsīr* of his time in Yorubaland, though, his expositions of the Qur'ān contains some errors. He contended on some issues that are considered as consensus of the exegetes; he cites ḥadīth without mentioning of the chain of narrators and ignores the explanation of the quality of traditions. However, he confines himself to the authentic sources of *tafsīr* which include the Qur'ān, the ḥadīth and the views of the exegetes. He also demonstrated high standard of Arabic scholarship and deep understanding of the message of Islām.

The authenticity of his *tafsīr* scholarship could be noticed in his contributions mentioned above, while the weaknesses of his approach include the controversial views he upheld concerning some stories and personalities in the Qur'ān, lack of proper recourse to more sources of *tafsīr* in determining the meaning of some words or verses of the Qur'ān coupled with reference to some undeclared sources.

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**ASSESSMENT OF THE CONCEPT OF COOPERATION AND COOPERATIVE
SOCIETY IN THE ISLAMIC PERSPECTIVE**

By

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Abstract

Islam as a dynamic and flexible religion has a say in every human endeavor, it commands every good and rewards it, it also discourages every evil and prohibits it. It encourages unity in every human society and calls for a peaceful co-existence among human beings so that individuals should lead a life of tranquility, success and happiness. The economic aspect of human life has been well taken care of by Islam in many ways. For this reason the authors attempt to look at the Islamic view of cooperation and cooperative societies as means of achieving economic prosperity and emancipating many from the yoke of poverty and miserable life. This paper adopts theoretical cum empirical approaches, to study some of the principles of cooperation in the Qur'anic mirror and through other Islamic sources to showcase its view on the issue of the present cooperative societies. The study revealed that Islam as a progressive religion does not only sanction participating in such

cooperative but also encourages it and also laid certain guidelines for a successful and functioning cooperative societies. The paper recommends that Muslims should be in the forefront in the area of lawful earnings and economic liberation programmes.

Introduction

Cooperation, Meanings and Definitions

The word cooperation is from the word cooperate which means to work or to act together especially for a common purpose or benefit. It also applies to a mutual unobstructed action, it is also means to function in harmony, to engage in economic cooperation and to obtain agreement in issue of witness, it also connotes act of cooperating, active help from a person or organization, such as equal sharing of space or resources, it could also bear the meaning of mutual benefits such as for purposes of production and purchase.

Cooperative which is an adjective of the word cooperation means to work with others as a team ready to cooperate between individuals or parties. It is also used for cooperative business enterprises or to cooperate generally.

Society Meanings and Definitions

The word society means a long standing group of people sharing cultural aspect such as language, dress, norms of behavior and artistic forms and society has been known for centuries as a family structure connected together and could also mean a group of people who meet from time to time to engage in a common interest. It is also an association or organization.

Technically, cooperatives are private sector enterprises set up to meet their members' needs and are owned and democratically controlled by their members- a governance model distinguishing them from private firms. It is based on value of self-help, self-responsibilities, democracy, equality, equity and solidity.

Empirical Review

One of the most effective means of lessening the dependency is to promote self-reliance and economic freedom through the use of cooperative as an effective vehicle. Cooperatives if adequately organized can promote mass mobilization and participation of the people in rural development towards economic freedom. Famoriyo, (30-33)

Ovie and Akpomuvie, (1-2) made analysis of Nigeria's past poverty alleviation measures as well as assessing thereon the reasons for their inability to achieve set targets. The paper suggests a participatory approach to the planning, formulation and implementation of future policies on poverty alleviation in Nigeria.

Mukhtar, (1-3) in his study on poverty alleviation as a machinery for economic reconstruction in Nigeria concluded that lack of involvement of target beneficiaries in identifying the right projects coupled with administrative and operation failures were among the problems identified as hindering the achievements of the objectives of the poverty alleviation programmes in Nigeria. He then recommended that there is thus the need for involvement of the people at the grass-root in the identification and design of projects so that sufficient participation can be achieved, in addition he suggests that there is the need for government to supply inputs like fertilizers, farming machineries, seeds, training programmes among others that can improve people's livelihood and productivity.

Kareem *et al.* 17- 23, in their study of the impact of cooperative society on capital formation, the study concluded that cooperative societies have effect on members' welfare and the role of cooperatives in poverty reduction and capital formation cannot be overlooked in the process of developing countries like Nigeria. The study recommends that the government should assist cooperative societies to improve their capital base through infusion in the annual budget of the country and that, there is need for cooperative research and organization of symposia and public lectures with a view to enhancing the efficiency of cooperative movement in Nigeria.

Fapojuwo *et. al.* 187- 191, also examined the contributions of cooperative organizations to poverty alleviation and concluded that the poverty incidence of cooperative members is 0.55 while that of non-cooperative members is 0.57, which implies that the latter is poverty-stricken than the former.

Therefore, the study suggests that cooperative members should encourage others to join cooperative societies so that they could have access to adequate financial power for their businesses, technical assistance and provision of basic farm inputs to alleviate their level of poverty.

Concept of Sustainable Development and Cooperative Societies

It has been noted above that for many developing countries, an increase in consumption to meet basic needs is a requirement of development and, indeed, all countries must therefore see cooperative societies as a credible alternative to achieving this sustainable development.

In a number of ways, cooperatives play important role in global and national economic and social development. With regard to economic and social development, cooperatives promote the “fullest participation of all people” and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combating social exclusion. Thus, the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development Levin, 7-8).

Sanjor (1992) and Adesina (1998) opines that cooperative societies serve as engines of social integration and cohesion in the face of inequalities in social capabilities by empowering and giving voice to the poor and to the needy as well as the marginalized group. Cooperatives do not only instill savings habits in members, but also enhance greater synergy among its members. This has metamorphosed cooperatives to own large industrial and distributive trades.

A recent study by the ILO (International Labour Organization) and the International Cooperative Alliance (ICA) titled “Cooperatives and Sustainable Development Goals” as reported by Olayinka (nd), highlights the contributions that cooperative enterprises are making to sustainable development and their potential to do much more from creating employment and enhancing gender equality, providing clean energy and financial inclusion to ensuring food security and extending social protection.

Olayinka (nd) also opined that, cooperatives have an outstanding track record of overcoming multiple forms of exclusion in rural areas, but not only there, cooperatives are present in all sectors of Nigeria and world economies and are adaptable to a range of contexts. They thus respond to the

triple bottom line of sustainable development, economic development, social justice, and environmental protection.

Islam, Unity and Cooperation

The Almighty Allah said in the Holy Qur'an:

وَأَعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرُّوا ۚ وَأَذْكُرُوا نِعْمَتَ اللَّهِ عَلَيْكُمْ إِذْ كُنْتُمْ أَعْدَاءً فَأَلَّفَ بَيْنَ قُلُوبِكُمْ فَأَصْبَحْتُمْ بِنِعْمَتِهِ إِخْوَانًا وَكُنْتُمْ عَلَىٰ شَفَا حُفْرَةٍ مِّنَ النَّارِ فَأَنْقَذَكُم مِّنْهَا ۚ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَهْتَدُونَ ١٠٣

103. And hold fast by the covenant of Allah all together and be not disunited, and remember the favor of Allah on you when you were enemies, then He united your hearts so by His favor you became brethren; and you were on the brink of a pit of fire, then He saved you from it, thus does Allah make clear to you His communications that you may follow the right way. Q. 3 v.103

In the quranic expression, to take of the covenant of Allah all together is an order for unity in our activities whether terrestrial or celestial which include the area of our economic welfare, likewise the unity of the heart that is essential in organizing a successful cooperative society.

Allah will not cause all my people or he said Muhammad's people to err. Allah's hand is over the community, and he who is separate from it will separate in hell. Transmitted by al-Tirmithi. Mishkāt al-Masābīh, 174

The word community in this Hadith means society as well, while the word: my people means the Muslims and the last portion of the Hadith emphasized the importance of participation in a collective effort and cooperation towards the good of the community.

Islam does not endorse discord and dissensions, strives and conflicts. In short terms, unity is the golden thread binding Muslims together. Management of human and physical resources for unity is one of the objectives of Cooperation generally which has been encouraged by Islam. Cooperation is the means to remove obstructions in the free play of visible and invisible forces to promote a strong and united society.

In its literal sense cooperation is the spirit of Islam, Even before the advent of Islam cooperation was not an unfamiliar concept for the Arabs. The Tribal customs were very much based on cooperative ideas and principles. Their customs and traditions embodied cooperative behavior. Their mutual relations within the tribe or the relations of one tribe as a whole with other tribes were governed by the spirit of cooperation and solidarity (*asabiyyah*). In brief, cooperation was the only force that regulated life in those days. Islam, being a religion of wider out-looks, strengthened and formalized the spirit of cooperation and mutuality among its followers.

A serious study of the Holy Qur'ān reveals that Islam has full concern for social and economic problems of man. For instance, protection of wealth (حفظ المال) is one of the objectives of the Sharī'ah law.

Islam does not favour isolation and seclusion from the world. On the other hand, in Islam, even worship is not an individual affair. To inculcate the spirit of collectivism and cooperation, Islam attaches more importance to prayers performed collectively (in *jamā'ah*) paradise.

صلاة الجماعة افضل من صلاة الفرد سبع وعشرين درجة

A congregation prayer is better than a lonely prayer in twenty seven folds

Related by al-Bukhārī, Hadith: 645, Riyādh al-Sālihīn:1064

So there are more emphasis that the members of the society should know the problems of each other and try to find solution to it collectively.

In this way Islam encourages the spirit of mutual help and discourages discord and exploitation. Islam recognizes two basic relationships, man's relation with God and man's relation with fellow men, and gives equal importance to both these relationships. Thus, worldly aspects of life are also important in Islam.

When there is poverty, economic distress and exploitation in society, the community cannot be a disciplined one. It is said that even prayers to God will be sincere when man feels socially protected and economically satisfied.

Against this background, Islam makes provisions for the satisfaction of material needs.

The Qur'ān, after making mention of faith "Īmān" belief, frequently mentions two acts of piety "al-Salāt" and "al-Zakāt".

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ
وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ٢٧٧

277. Surely, those who believe and do good deeds and keep up prayer and pay the poor-rate they shall have their reward from their Lord, and they shall have no fear, nor shall they grieve. Q .2 v. 277

In this way, Allah considers the prayer and the poor due as the twin foundation stones of practical faith. The first one takes care of man's relationship with Allah, while the second one takes care of his relationship with fellow man.

Islam is a way of life that covers all the aspects of man's life. It must be noted that in Islam there are no separate departments for politics, sociology, or economics as we find in other religions and systems of the world.

The distinguishing feature of the economic system of Islam is that man is given a free and equal status. The real basis of economic relationship in Islam is active cooperation; and all the members of the society are brothers together. The good of individual lies in cooperating with each others. Islam emphasizes that all men are brothers. Their life pattern should be such as that every individual feels the responsibility for the welfare of others together with his own. Islam teaches that all men are the children of 'Ādam'

...كلكم لادم وادم من تراب

...All of you are from Adam and Adam was from the dust

Islam teaches that individuals should form cooperative system for economic pursuits. The idea is that what one man cannot do alone he should join hands with his fellow brothers. Therefore, man should be with other men living as a member of one family. In every family, some members are rich while others are poor. The strong should help the weak just like a joint family.

The Spirit of Cooperation in Islam.

Islam is for all times and, therefore, it has all the qualities of adjustment. Islam was not only for those people who were present at the time of holy Prophet (SAW) but for us also and for all generations up to the Day of Judgment. It is an everlasting religion, everlasting system, offering everlasting solutions to problems of different nature in all different places and times. In Islam the

society should adopt all good and useful things provided they are not against its basic spirit and teachings. So, cooperative society in Islam is a middle way between the capitalism and socialism systems. Islam is a religion based on justice, so we find in Islam the spirit of cooperation and cooperative organization at every stage. Islam prescribes a general principle of paramount importance and universal application.

وتعاونوا على البر والتقوى ولا تعاونوا على الاثم والعدوان

“Cooperate with one another for the purpose”. Q. 5: 2

This means that the man who undertakes a noble and righteous work, irrespective of his geographical location, has the right to expect support and active cooperation from the Muslims.

The Qur’ān categorically declares:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ مِمَّا بَدَّلْتُمْ بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ
وَأَنْتُمْ تَعْلَمُونَ ١٨٨

188. And do not swallow up your property among yourselves by false means, neither seek to gain access thereby to the judges, so that you may swallow up a part of the property of men wrongfully while you know. Q 2 : 188

Islam has also given people the right to freedom of association and formation of lawful organisation.

This right is subject to certain general rules. It should be exercised for the propagation of virtues and righteousness and should never be used for spreading evil and mischief as has been mentioned above. Muslims must reform society and invite people to righteousness through recognition the right of the needy and to provide them with assistance.

The Holy Qur’ān declares:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ ١٩

19. And in their property was a portion due to him who begs and to him who is denied (good).

On this issue of the Prophet (SAW) said:

توخدمنا غنياء هموتر دالفقرائهم

"It will be taken from the rich and given to those in the community, in need "Bukhari and Muslim"
In addition to this, it has also been declared that the Islamic society should support those who have no one to support them.

The Prophet (SAW) said:

الامامو ليمننا وليله

"The Head of State is the guardian of those who have no guardian" (Abu DĀwūd).

The holy Qur'ān always invites Muslims to worship God and pay Zakāt in more than thirty places and in deferent expressions.

The verse: " Offer prayers and pay Zakāt, And Kneel down with Those who Kneel down unto God"
.If one pays attention to the meaning of this verse, he would understand how 'Social is Islam', and how it strengthens the relations between an individual and the society, how people stand together for worship without differentiating between the poor and the rich, master and servant. It definitely creates friendship and love between individuals and makes everybody understand each other. This creates cooperative spirit among members of the society.

Islamic Laws and Cooperation

The modern cooperatives, knowingly or unknowingly, have drawn many of their principles from the Islamic society as is evident from the followings:

1. Voluntary Association
2. Democratic Management
3. Self- help and Mutual Help
4. "No Interest" Motive
5. Open Door Policy
6. Publicity
7. Impartiality

8. Equality

1. Voluntary Association:

The first and foremost principle in Islam is non compulsion and to make people free to make choice to join or not to join a society. Likewise, the cooperatives have adopted it as a principle. This principle is coherent in Islamic teaching and is fully advocated and practiced. In fact, here is no compulsion in Islam to the extent one is as liberty to join or not to join, likewise is the issue of a cooperative society, which is for the mutual benefit of all. It should be noted that in any Islamic society non compulsion is the cardinal principle. In capitalist and socialist types of organizations, this principle may undergo a change as and when desired.

In Islamic society and system are eternal laws and constant values of life; but, at the same time, consideration has been given to changes brought by time and the circumstances and the existing needs of the poor. It is due to the fact that Islam presents a perfect and dynamic way of life and not a static one is workable in a set of conditions and exigencies.

2. Democratic Management:

According to the Holy Qur'ān: "

وَالَّذِينَ اسْتَجَابُوا لِرَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَمْرُهُمْ شُورَىٰ بَيْنَهُمْ وَمِمَّا رَزَقْنَاهُمْ يُنفِقُونَ ٣٨

"And those who respond to their Lord and keep up prayer, and their rule is to take counsel among themselves, and who spend out of what We have given them. Q 42 v.38"

Another significant and dominant principle of cooperation throughout the world is that its administration and working is to be carried on democratically. It means that all matters and issues are discussed, debated, and voted, assented and implemented. In this regard we find that it was Islam which gave to the World this idea and practice centuries ago. Islam has provided full liberty to individuals to express his view-points within the framework of Islamic laws applicable to the working of an Islamic organization or society.

Allah emphasized in the Qur'ān that important issues be discussed and debated and decisions should be taken after joint consultation.

فَبِمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ
وَأَسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ ١٥٩

159. Thus, it is due to mercy from Allah that you deal with them gently, and had you been rough, hard hearted, they would certainly have dispersed from around you; pardon them therefore and ask pardon for them, and take counsel with them in the affair; so when you have decided, then place your trust in Allah; surely Allah loves those who trust.

In a cooperative society rules and bye-laws are first discussed, debated and then involved; and on such basis suitable decisions are taken for administering the affairs of a cooperative society. It is in the light of this, Islam gives each individual the right to contribute to solution of the problems of cooperative society. It can, therefore be observed that the most outstanding feature of Islam is democracy and democratic principles conscientiously followed in every walk of life. Each member of a cooperative society has to exercise one vote irrespective of status, race, tribes, colour and the number of shares held.

3. Self-helps and Mutual help:

According to Ibn Umar, The Prophet Said:

المسلم اخو المسلم ل يظلمه ولا يسلمه ومن كان في حاجة اخيه كان الله في حاجته ومن فرج
عن مسلم كربة فرج الله عنه كربة من كرب يوم القيامة ومن ستر مسلما ستره الله يوم القيامة
(متفق عليه)

"A Muslim is a brother to another Muslim, he neither oppresses him, nor leaves him helpless. Whoever fulfills the need of his Muslim brother, Allah will fulfill his need. And who ever removes the worry of a Muslim, Allah will remove his worries on the day of judgment. And who ever covers the faults of a Muslim, Allah will provide him cover on the day of Resurrection.
(Unanimously approved)

This principle is the central idea of Islamic principles. Islam prohibits selfish approach and self interest in respect of spiritual values and prayers. Man in Islam is the real centre and pivot of all

activities and consideration. He is neither totally helpless nor does he enjoy unlimited freedom unbounded to bedevil the world. (Akhlaq H., 25)

If a poor lives in a poor dwelling and the rich does in a very big and impressive house it shows that society is not healthy and free from social injustice. It simply means that distribution of income and wealth does not take care of the poor. Islam does not stand for such society, Islam invites everybody to be just and faithful to mankind, Islam permits individual well-being and appreciates cooperative efforts of all for social welfare. In Islam it is shameful to ignore the needy. According to Islamic teaching there should be no hungry, poor, destitute and desperate. If the society does not exert itself to remove these social evils, it is definite that his share has been devoured by the rich.

It is in this context that Islam advocates the real spirit of self-help and mutual help. In an Islamic society the idea of self-help and mutual help has been rightly derived from the source mentioned above.

The basic thing in this connection is to improve the lot of the poor through collective efforts by means of which those who are financially worse off and are not in a position to take material advantage are supported by well to-do persons. The rich contribute to a social welfare fund to be used in elevating the poor above poverty line. The rich and the poor come together for their mutual benefits.

From the above, we can infer that common efforts and collective participation will inculcate the real spirit of self help and mutual help and the Islamic brotherhood.

4. 'No-Interest' Motive:

According to the Holy Qur'ān:

لَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَخْبِطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا
إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى
فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ۲۷۵

275. Those who swallow down usury cannot arise except as one whom Shaitān has prostrated by (his) touch does rise. That is because they say, trading is only like usury;

and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah; and whoever returns (to it)-- these are the inmates of the fire; they shall abide in it. Qur'ān. 2 v.275

Islam does not allow usury. It allows profit which a business unit can earn through efficient services to consumers. According to this principle, profit-making is not prohibited in Islamic transactions. But maximizing the income by means of interest (usury) is totally discarded in Islam. Profits can be increased through sound management but not by means of unlawful practices (A'la Maudūdī, 24)

5. Open Door Policy:

In Islam the doors are open to all existing and potential member of the community. This is to avoid discrimination between the original Muslims and converts from other faiths to Islam. Even in this point, chance may be created for a non-Muslim in an Islamic cooperative, if it is safe to do so.

The open door policy helps Muslim society to garnish large resources from ever increasing number of the members. Growth of resources is essential to assume functions in the wider field of social and economic aspects for the benefit of the society.

Undoubtedly, people of unsound mind and those of undesirable character as well as minors are not allowed to participate in any decision making.

6. Publicity:

The principle of publicity does exist in an Islamic society. No doubt the media of publicity was different during the ancient and present society but for developing trade and commerce any form of publicity may be explored. The idea behind the publicity and education in an Islamic set-up is to equip Muslim with the spirit of cooperation among. Publicity is designed with the aim of conveying the message and inviting people in joining hands with the other Muslim brothers in society for the overall prosperity advancement themselves and development of Muslims at large.

The best person is most beneficial to people

خير الناس انفعهم للناس

7. Impartiality:

Another principle of cooperation is the impartiality in matters of dealings and treatment. Islam present a practical example of impartiality as it does not favour any one on the basis of his connection with some party. The object of an Islamic society is to uplift the Muslim in general for achieving their economic and social goals for the society. There is no question of influence on the basis of relationship' caste, race, tribes, region or colour. The basis is Islam, which has formulated rules to ensure impartiality to settle disputes among themselves.

8. Equality:

This has been exemplified by the Prophet's (SAW) saying: "No Arab has any Superiority over a non-Arab, nor does have a non Arab has any Superiority over the Arab; nor does a white man have any superiority over the black or the black over the white. Your are all the children of Adam; and Adam was created from clay.

"Bayhaqī and Bazzāz"

In this manner, Islam has established equality for the entire human race and struck at the very root of all distinctions and discriminations based on colour, race, and nationality. According to Islamic law, God has given man this right of 'equality' as a birth right.

The essentials elements of Islamic cooperative include: (interest-free, profit and loss sharing model, high uncertainty and speculation avoidance, and transparency) are merged with cooperative ideals and principles. As a result, the Islamic cooperative should have the following features: recognition of members' ownership rights to business capital, *Ribā*-free transactions, and well-functioning institution (*zakāt*, *sadaqah*, and *waqf*), as well as profit motives, are acceptable if Shari^h standards are strictly followed. This includes acknowledging the autonomy of trade and commercial pursuits and recognizing common rights (Jimoh, 2021; Nawai, 2017

Islamic Cooperative Society: Modus Operandi

The cooperative teachings in Islam are broad based, clear and definite, it is under the concept of God and every man knows that cheating and exploiting others in this world attracts punishment in the hereafter.

Cooperative organization in Islam is voluntary as people are not simply members but they are brothers to each other. This spirit of brotherhood is stronger than the feeling of membership. In Islam every member is duty-bound to solve the problems of his brother fellow and if he is selfish and cheat, he himself is the loser.

Islamic Cooperatives Terms of Operations

Islamic (Zero interest) cooperatives are based on principles that prohibits risk taking, interest earning, sinful activities, gambling and speculative. It believes in trading based on real goods and services and a reward sharing contract. It also focuses on providing an ethical financial system with a motive of wealth redistribution which will have a long term effect on poverty alleviation (Hayat, and (Onakoya and Onakoya 36-39).

There are a number of key Sharī'ah principles which distinguish Islamic cooperatives from the conventional forms. These principles have led to the creation of a separate financial systems which entails: Prohibition of usury or interest (*Ribā*), Prohibition of realizing gains from speculations (*maysir*), Absence of uncertainty in commercial transactions (*gharar*), All activities must be for permitted purposes (*halāl*). However, zero interest cooperative societies has no religious inbuilt discrimination and it is practicable to anybody regardless of belief.

Conclusion and Recommendations

The study has established that Islamic cooperative society is a business enterprise in which the elements of ownership, control and use of services are united in a group of people. Cooperatives have been an effective way for people to exert control over their economic conditions as they play an important role in facilitating job creation, economic growth and social upliftment.

Similarly, cooperatives foster economies of scope and scale increase the purchasing power of their members providing them with high income, social security and so on. It also, affords participants opportunity, protection and empowerment.

Therefore, the study noted that the Islamic cooperative societies provide essential commodities to members at appropriate prices thereby enabling them to consume goods they would ordinarily have not been able to consume. It also encourages members to save and give credit facilities to the

members and improves the standard of living of participants and contributes to multiply effect on the sustainability of the society.

Islamic cooperative societies modus operandi is in consonance with Islamic principle in their business in most of the in their dealings and regards to access of members to loans without interest. The Islamic cooperative societies played significant roles in poverty alleviation of its members. It is therefore recommended that the Governments at various levels (Local, State and Federal) are expected to provide a supportive policy, legal and institutional framework, and supportive measures that could enhance the success of the Islamic cooperatives in its activities.

The study recommended that Islamic cooperative society should be opened to all and sundry irrespective of religious affiliation.

Members of the Islamic Cooperative society should embark on an aggressive publicity of their activities as it amounts to an act of *ibadah* and also jihad to win more members for the cooperative not only for the benefit of the cooperative but also for the benefit of the society at large.

Government should also aid and encourage these organizations to enable them stand and perform effectively through human capacity development workshops and seminars since they are established to enhance human upliftment and economic wellbeing of the country generally.

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AN EVALUATION OF IMPACTS, CHALLENGES, AND PROSPECTS OF ARABIC & ISLAMIC EDUCATION IN KOGI STATE (KOGI CENTRAL AS A CASE OF STUDY)

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Abstract

This study evaluates the impacts, challenges, and future prospects of Arabic and Islamic education, with a focus on Kogi State. It highlights the role of Islamic education in moral and spiritual development, its contributions to literacy and cultural preservation, and the challenges affecting

its growth such as lack of standardization, inadequate funding, and shortage of qualified teachers. The study also outlines possible strategies for improvement to ensure sustainability and relevance in modern education.

Introduction

For centuries, scholars have realized that Arabic as a language and Islam as a religion have contributed substantially to world civilization, culture, and education. It was Islam that revived the human pursuit of science, and it was through Arabs that the modern world achieved light and power.

Funjwa (1995) explains that in the ninth and tenth centuries, Muslims compiled great lexicons and developed philological learning in Islam. At least a century before the Western world thought of establishing higher centers of learning, the Muslim world had already created such institutions in cities such as Basra, Kufa, Cairo, and so on.

Timming (1955) also notes that Arabic as a language contributed to an understanding of the early history and civilization of West Africa.

Arabic as an International Language

Arabic language is spoken by over 200 million people in 28 countries from Africa to the Middle East. Muslims worldwide refer to Arabic as the language of the Holy Qur'ān. The Holy Qur'ān has preserved Arabic in its purest form in the eyes of Muslims.

Modern Standard Arabic (MSA) is the official language throughout the Arab world, and in its written form, it is relatively consistent across national boundaries.

MSA is used in official documents, in educational settings, and for communication between Arabs of different nationalities.

However, the spoken forms of Arabic vary widely, and each Arabic country has its own dialect. Dialects are spoken in most informal settings such as at home, with friends, while shopping, and so on.

Of all speakers, Egyptian Arabic is the most widely understood because Egypt is a major producer of movies and TV programs in the Arab world.

Arabic, being one of the quickest languages in the world, uses the actual script which reads from right to left with an alphabet containing 26 consonants.

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 first world conference on Muslim education held in Makkah in 1977 defined education as a balanced growth of the total personality of man through the training of man's spirit, intellect, rational self, feelings, and bodily senses.

Education should therefore aim at the growth of man in all aspects: spiritually, intellectually, imaginatively, physically, scientifically, linguistically, both individually and collectively, and motivate all aspects towards goodness and attainment of perfection.

The ultimate aim of Muslim education lies in the realization of complete submission to Allah at the level of the individual, the community, and humanity at large (Ashraf, 1985).

In Islamic educational theory, knowledge is gained in order to actualize and perfect all dimensions of human beings from an Islamic perspective. The highest and most useful model of perfection is the Prophet Muhammad (PBUH), and the goal of Islamic education is that people should be able to live as he lived.

Overview of Kogi State

Kogi State is one of the 36 states of Nigeria, located in the North-Central region. It was created on 27th August 1991 from parts of Kwara State and Benue State. Kogi State is notable for being the only state in Nigeria that borders ten other states.

Kogi State is nicknamed the “Confluence State” due to the meeting point of the Rivers Niger and Benue at its capital, Lokoja. Due to its strategic position in the middle of the country and its access to major rivers, Kogi State serves as a key center of commercial trade in Nigeria.

The majority of residents in Kogi State are Ebira, Igala, and Okun. Agriculture remains dominant in the state’s economy.

Overview of Kogi Central (Ebira Land)

The Ebira people are an ethno-linguistic group in central Nigeria, with most of their population found in Kogi State, Nasarawa State, and Edo State. Okene is regarded as the administrative center of the Ebira-speaking people in Kogi State.

Since the formation of the state, the Ebira people are found in four Local Government Areas: Adavi, Ajaokuta, Okene, and Okehi, each with its administrative headquarters.

Ebira Koto are found in Kogi and Koton-Karfe LGA, Bassa LGA, Lokoja LGA in Kogi, Abaji LGA in the Federal Capital Territory, and Nasarawa in Toto LGA.

The Eganyi are found in Ajaokuta LGA, and Etuno can be found in Igara of Akoko-Edo LGA in Edo State.

Islam in Ebira Land

The introduction of Islam into Ebira land coincided with the inception of colonialism in the area. The reputed Imam believed to have first introduced Islam and Islamic education in Ebira land was Alfa Abdulsalam (popularly known as Alfa Abdulsalam), who came from Agbaja quarters in Ilorin around 1903 as an itinerant Mallam (Mohammed, 1984:117).

Alfa Abdulsalam opened the first Qur’anic school in Ebira land at Okene-Eba, which was the headquarters of the new colonial administration during the first two decades of the 20th century.

Abdullahi (1999:19) notes that the Ebira people first came into contact with Islam through the war of *Jihād* that took place in 1856.

The Sheikh (Sheikh Ahmad Omodokoro's *Ta'liḥ Akhbār Al-Qurūn*) reported that the third emir of Ilorin, Shittu, was said to have sent an army to sack Ebira land with the support of Ibadan and Bida armies, but they were resisted. However, some people were captured and taken to Agege Lagos and Ilorin where they embraced Islam and were later set free. Upon returning home, they started practicing Islam, and from there, the religion spread across the land.

Arabic and Islamic Education in Kogi Central

4. Qur'anic Schools

This is the traditional Qur'anic education whereby Muslims, especially the young ones, learn the reading of the Holy Qur'ān and other basic Islamic teachings. This system is adopted across the state, including Ebira land, with the aim of inculcating Islamic education and values in Muslim children from cradle.

5. Arabic and Islamic Schools

These are advanced levels of Islamic and Arabic educational systems. Their emergence was partly a reaction to the activities of Christian missionaries who introduced Western education.

As many Muslim children converted to Christianity, Muslims reacted by reshaping their educational approaches and organizing more effective systems for the propagation of Islam.

The first private Arabic school in the state was established at Okene in 1959 by Sheikh Ahmad Rufai, who was inspired by what he saw in Lagos in 1952.

Subsequently, other scholars such as Sheikh Ahmad Rufai and Ebira-Achache established similar schools in their communities between 1968 and 1983.

However, many of these schools later collapsed due to financial constraints and lack of proper support.

The following is the list of Arabic & Islamic Schools existing till date.

S/No	SCHOOL	PROPRIETOR	LOCATION	YEAR FOUNDED	STANDARD
1.	Institute of Arabic & Islamic Studies	Sheikh Abdulazeez Sadiq	Okene	2003	Nur/Pri & Secondary Co-Educational Affiliated to Zaria
2.	Al-Huda Islamic Academy	Ustaz Muhammed Jimoh Sani	ApamaruAdavi LGA	2008	Nur/Primary School Co-Educational
3.	Al-Fathi Model Academy	Mr. Abdul Azeez Oginina	Kabba Junction Adavi LGA		Nur/Primary and Secondary
4.	Dar-alraam Al-Ulya Arabic Schol	Sheikh Lukman Abdullahi	Okene		Secondary School Affiliated to A.B.U Zaria

6. Tertiary Institutions

S/No	Tertiary Institution	Proprietor	Location
1.	Federal College of Education	Federal Gov't	Okene

Impacts of Arabic and Islamic Education in Kogi Central

Islamic education is uniquely different from other types of education due to the encompassing influence of the Qur'ān.

The Qur'ān serves as a comprehensive blueprint for both the individual and society, guiding knowledge, character, and social interaction.

Arabic language has three terms for education representing different dimensions:

5. *Ta'lim* (to learn or teach): Which is used to denote knowledge being sought or imparted through institution and teaching.
6. *Tarbiyah* (to nurture or develop) from the word Raba: This implies a state of spiritual and ethical nurturing in accordance with the will of God.
7. *Ta'dib* (to discipline and refine behavior): This suggests a person's development of sound, social behavior. And sound requires a deeper understanding of the Islamic Conception of the human being.

These concepts collectively shape the moral, intellectual, and spiritual growth of individuals.

Arabic and Islamic education have greatly contributed to the development of individuals in Kogi Central by promoting discipline, literacy, and religious awareness.

Challenges Facing Arabic and Islamic Education in Kogi Central

They are many challenges faced by Arabic and Islamic Education, some of which are:-

- 2- **Lack of Unified Syllabus**
The syllabus varies from one school to another, and there is no proper coordination between institutions.
- 3- **Inadequacy of Qualified Teachers:** According to Abdul (1983), basic elementary knowledge of linguistics ought to be a prerequisite for anyone who wishes to specialize in the teaching of Arabic language. Arabic especially requires this and something more – motivation. To teach or learn a language outside its native environment requires motivation and devotion. There is a dearth of qualified teachers in vis-à-vis Primary, Secondary and Tertiary institutions, especially in Kogi, a great job number of the few available ones lack linguistic background.
- 4- **Unavailability of Suitable Textbooks:** Most of the textbooks used in our institutions are those written for learners in environments outside Nigeria. Thus, the content of the

books are usually not within the student's experience; the expressions are of so high a standard that the students get more and more discouraged. In most of the institutions where Arabic Language and literature are taught, books rather than language are taught; textbooks must have bearings to a large extent on the background and culture of the learners if they are to mean anything to them.

- 5- **Admission of Students:** Abdul (1983) lamented that in many universities, especially those situated in the Northern part of the country, a credit in English at ordinary level examination is demanded. The challenge here is that there are few secondary schools in the state which offer Arabic at senior school education level, but there are many religious institutions, though might be unrecognized by Ministry of Education, which teach Arabic to such standard that would compare well with the advanced level. Many of such candidates are likely to lack the required standard of English Language.

It bears down to this that such candidates who concentrated in Arabic which they usually master very well outside formal secondary education but cannot satisfy English requirement would not be admitted, while those who study Arabic in the formal secondary schools recognized by the Ministry of Education and are able to satisfy the English language requirement but whose standard in Arabic is very low would manage to gain admission.

Two results will emerge from this; first, the University does not always get the best quota for Arabic studies which in itself is inadequate. Secondly, the standard of many of those admitted is below the standard required in other subjects at the university level; as a result, the teacher has to bend back somehow to bring such students to the university level.

- 6- **Lackadaisical Attitudes of the Students:** Some students of Arabic tend to become frustrated as soon as they are confronted by some difficulties the language itself presents. Their response is either dropping out, which is common, or to display lukewarm response. Among the reasons for this is lack of concrete background on the

subject before getting to the higher institutions. The remedy can come from the teacher; if the teacher is a motivated and devoted one, he will employ various tactics to excite and regenerate the interest of the students, but if he is non-motivated, one, he will just abandon the students with the problems.

- 7- **Uncaring Attitudes if the Government:** In the inspectorate division of the Ministry of Education, there is an inspector for every subject except Arabic. This is a sign of indifference on the part of the government. The effective teaching will be guaranteed when the subject is adequately supervised from inspectorate division of the Ministry.

Prospects for Arabic and Islamic Education in Kogi Central:

The following approaches and strategies that should be provided for improving Arabic and Islamic Education in Kogi and the country at large:

1. **Societal Related Strategies:** Based on the societal related, there are some approaches that could be applied to the improvement of Arabic and Islamic educations. Promote tolerance and peaceful co-existence. Encourage rather than hinder, community ownership of Islamic education institutions. The perception and attitudes of parents on a discipline go a long way in determining the choices of children as regard such discipline. Parents should be aware that the value of having moral sons and daughters cannot be underestimated more so, opportunities abound for students studying Islamic studies. Hence, they should provide their children with adequate text books and materials needed to complement the teacher's effort. They should nurture their children well in moral and religious upbringing, thereby encouraging and convince their children to attend Arabic classes right from childhood.

It is observed that in the recent time that almost all standard Muslim Organization and some individual Muslims have their own private schools where Arabic and Islamic Studies are being taught. However, others should be encouraged to do so. At the same time, it should be noted that Muslims students in public secondary schools are in majority, therefore frantic efforts should be made to rescue Islamic Education from being perished. Provide equitable education for girls.

2. **Government Related Strategies:**

The following strategies should be applied based on the government, to the improvement of Arabic and Islamic Education:

- f. Support Islamic Education, especially in public schools.
- g. Government in Kogi State must provide careful supervision of Islamic Education institutions and curriculum.
- h. Kogi Central populace should be educated that among the important functions of religion in the society are teaching and encouraging morality. It should be noted also that nothing but confusion and decay can be expected when men lose their hold on religion practically; the theory of giving moral instructions without religious bias cannot withstand the test of time.

3. Institution Related Strategies:

- 1. Encourage the infusion of general education into Islamic Education institution.
- 2. Support student-centered, action-oriented classroom instruction.
- 3. Spread the word about successful new models.
- 4. Teachers of Arabic and Islamic studies should serve as role models to their students by putting a good and exemplary character so that the students would want to study the course; they should make the subject real and interesting through the use of various educational devices. They should vary their methodologies of teaching. More so, they should be up and doing in other school activities. This will go a long way in clearing the feeling of being inferior to other colleagues.

In addition, Islamic and Arabic studies teachers who are yet to be qualified professionally should go for in-service course in Education in order to become qualified professionally, also the professional qualified ones should go for workshops and seminars to upgrade their knowledge from time to time.

When teachers of Arabic and Islamic Studies are up and doing, even if government fail to raise the status of the subjects from elective to core subjects, students will still have interest in the subject and may be motivated to continue their studies in it at higher level.

- 5. Arabic and Islamic studies department in every higher institution should be seen as a living department on campuses. Staffs and students of this department should buckle up and be fit academically. They should dress neatly and co-operate. They

should also be at the front of every positive struggle on campuses. Moreover, through their sound moral, academic excellence and smartness they would be seen as role models. This will encourage the students of the department to be able to raise up their heads on and beyond the campuses. In addition, it will portray everyone in the departments as an enviable entity by people from other departments.

In conclusion, this article has emphasized that understanding issues surrounding Islamic and Arabic Education must be taken into consideration, various social media/network, cultural and political historical factors. And it should also be noted that no nation can develop when moral decadence overthrow good virtues, because morality is the vehicle to success.

Strategies should be employed to control and correct the challenges faced by Arabic and Islamic Education.

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**ISLAMIC PROSELYTISM IN THE 20TH CENTURY: A CRITICAL
OVERVIEW OF *JAMĀ'AT-TABLĪGH* AND ITS *DA'WAH*
ACTIVITIES IN NIGERIA**

By Dr. Isiaka Isa

Abstract

The article discourses the advent of *Jamā'at Tablīgh* from its root in India in the early twentieth century through the efforts of the Muslim scholars from the northern part of that country. The historical background of the *Jamā'at*, the social aspect of the *Da'wah*, the role of the *da'wah* in the political life of Muslims are also high lightened. The methodology of the *Jamā'at's da'wah* along with its views in the area of Islamic educational are also discussed, The paper also discussed other methods of *Da'wah* which include: *Ijtimā'* (Annual Convention or Gathering) *Khurūj*- (Proselytizing Tour) Assessments are also made of all those methods and critical appraisal of its *Da'wah* are also made. The findings of the paper revealed that the secret behind the success of *Jamā'at Tablīgh* is based on the simplicity with which the founder led his life and taught the followers which is gained through physical participation in the activities of *Da'wah*.

Introduction

The advent of the *Jamā'at Tablīgh* could be traced to the effort aimed at reforming individual Muslims which was initiated by the scholars of Deoband University in the northern part of India. This was not a co- incidence but rather a gradual revival of Islamic awareness that characterized the collapse of various Islamic states and governments during the last middle of nineteenth century. The activities also coincided the rise of Hindu proselytizing movements launched during that time. The *Tablīgh* movement aimed to reaffirm Muslim religio-cultural identity of those Muslims who still carried customs and religious practices from *Jahiliyyah* past. Unlike common proselytizing movements, *Tablīgh Jamā'at* never strove to convert non-Muslims to Islam, rather it focused on making Muslims 'better and purer'.¹

The movement also urges Muslims to participate in activities of *da'wah* no matter their level and position in the society. It is also a practical application of Islam by the Muslims along with effort to acquire Islamic knowledge. They insist that the best way of learning is teaching and encouraging others.²

This paper discusses the extent of Islamic propagation in the twentieth century and the role of *Jamā'at Tablīgh*, its methodology and achievements generally and in Nigeria in particular, along with the critical overview of its doctrines and its *da'wah* activities highlighting the merit and otherwise of its activities from its inception up to the year 2020.

The Historical Background of *Jamaat Tablīgh*

The *Jamā'at Tablīgh* was founded in 1926 in Mewat India by Maulana Ilyas who was an Islamic scholar and teacher. The movement began as an effort to counteract the activities of Hindu revivalists in India, who at the time were attempting to convert Muslims to Hinduism. The Maulana was worried that existing Islamic educational institutions were not capable of fending off the Hindu challenges. Ilyas envisioned a movement that would send missionaries to villages to instill in Muslims core Islamic values. Despite its origin in inter- religions tensions, the group expanded its membership beyond the Indian subcontinent to the Middle East, North Africa and elsewhere. While most *Tablīghis* live in Muslim majority countries, such as, Pakistan, Bangladesh and Indonesia, the group also has a significant presence in many parts of western Europe, particularly

the U.K, France and Spain. Its European membership has been estimated at about 150,000 or more. Theologically, this movement is closely tied to the scriptural conservative Deobandi school of Sunni Islam which emphasizes strict adherence to religious orthodoxy and most of the leaders of *Tablīgh* in India are products of the Deobandi school.³

Tablīgh movement today has its membership spread across the nooks and cranny of Nigeria with its main objective is of purifying the practice of Islam, re-awakening the consciousness of Muslim to their responsibility and urging people to go out in the cause of Allah. This has also been described as one of the effective grassroots Islamic movements in the contemporary Muslim world. The movement rejected anything that could create attraction which in turn could lead to extravagance. The membership of the *Tablīgh* movement is open to every Muslim irrespective of his or her denominational affiliation. Other Islamic societies i.e. Ansar-ud-deen, Nawar ud-deen, Anwaru-Islam and others are welcome into its fold as long as they are ready to surrender totally to the propagation of Islam in the mode set out by the leaders of the movement. Friendliness and humility are the two major factors that attract Muslims into its fold.⁴

Today in Nigeria while other Muslim organizations participate in politics, the *Tablīgh Jamā'at* movement stay away from any form of political activities, because they believe that politics is a dangerous distraction from the path of spiritual growth and development.⁵

The austere and egalitarian lifestyle of *Tablīghī* missionaries and their principled stands against social ills leads many outside observers to assume that the group has a positive influence on society. Graham Fuller, a former CIA official and expert on Islam, for example, characterized *Jamā'at Tablīgh* as a "peaceful and apolitical preaching-to-the-people movement." Barbara Metcalf, a University of California scholar of South Asian Islam, called "an apolitical, quietist movement of internal grassroots missionary renewal" and compares its activities to the efforts to reshape individual lives by Alcoholics Anonymous. Olivier Roy, a prominent authority on Islam at Paris's prestigious Centre National de la Recherche Scientifique, described *Jamā'at Tablīgh* as "completely apolitical and law abiding." Governments normally intolerant of independent movements often make an exception for *Jamā'at Tablīgh*.⁶ It is because of this supposed apolitical nature that the *Jamā'at Tablīgh* has worked hard to promote, that its activities are tolerated by most governments even when other Islamic organizations have been banned. It is because of this that

the *Tablīghis* have remained off the radar screen, and why very few have bothered to investigate the movement. Moreover, the leadership of the *Jamā'at Tablīgh* has been a familiar affair with all leaders of the organization being related to Ilyas. This has allowed for the *Jamā'at Tablīgh* to maintain a high level of secrecy and control over the movement. The *Jamā'at Tablīgh mā'at* may claim that they are not political (as yet), but this does not mean that they have no ambitions in that direction. The *Jamā'at* teaches world domination through Islam; it does not recognize the nation state; and teaches doctrines such as the second class status of women and the sinfulness of interfaith dialogue. Simply trying to Islamize and change the values of a society can be seen as a political project.⁷ The understanding of such a movement which has had a global effect, changing the ideology of millions of people made them better understanding Muslims, was important.⁸

Tablīgh movement in Nigeria has executed mighty projects, including building of mosques, *mashwaraa* conference rooms, large auditorium as well as other buildings. All these are achieved based on their personal efforts in the form of levies, donations. Members make periodic contributions which are paid promptly; even some members donate in kinds toward the achievement of the movement projects⁹

Jamā'at Tablīgh does not pursue political power to them that is a gift given by God to whomever He wills. Late Umar Palanpuri (d.1996), a senior *tablīgh* leader says that 'When Muslim cannot regulate their own personal lives in complete conformity with the shariah; aspiring to capture power to set up an Islamic state is absurd. In contrary to this, other Islamic groups are of the opinion that the establishment of an Islamic state leads to enforcement of shariah in the personal and collective affairs of muslims¹⁰

Over the years, some Muslim scholars took it upon themselves to produce some literature on the aims and methods of the *Jamā'at Tablīgh* and researchers have produced various written texts about the movement. The *Jamā'at* strictly condemned any involvement in worldly affairs or event and they even objected to the idea of writing history or the story of human worldly activities. To the *Jamā'at* if any history could be considered to have instructional value, it is that of the prophet (SAW) and his companions and to an extent, the biography of Amir or leaders of the *Jamā'at Tablīgh*. Aside these personalities, the rest of the long history of humankind is irrelevant

and based on that, *Tabligh* texts rarely deal with actual events in its own history and therefore as sources of historical research, they are of little value¹².

The Islamic Methodology of *Da'wah*

Da'wah is an Arabic word which could be to “invite” or “invitation” in English language. The understanding of the usage of the word “*Da'wah*” with regards to the faith of Islam is referred to as the responsibility of the Muslims to invite all to the way of Islam. i.e. submission to the one true God on His terms. *Da'wah* is incumbent on all Muslims and must be done in compliance with the methodology already established by the last prophet of Islam Muhammad (SAW)¹³

“Invite (all) to the way of thy Lord with wisdom and beautiful preaching; and argue with them in ways that are best and most gracious; for thy Lord knows best, who have strayed from His path, and who receive guidance” Q.16:125. Allah (SWT) has been appointing messengers, from Adam to Muhammad (peace be upon them) for delivering the right guidance to mankind. The assignment of each prophet was to call people unto the fold of their creator, to accept His authority, follow the guidance from Him and lead their lives accordingly. “And verily we have raised in every nation a messenger (proclaiming); serve Allah and shun false gods.” (Q. 16:36)

Indeed calling to Allah was the mission of all the Messengers and their followers, in order to bring the people out of darkness and into light, from unbelief (*kufr*) to true Faith (*īmān*), from *shirk* (associating partner with Allah) to *tawhīd* (monotheism), and from the Fire to Paradise. This call to Allah rests upon firm pillars, and is established upon foundations which are absolutely essential. If any of these are missing the *Da'wah* will not be correct and will not produce the desired results - no matter how much effort is expended and time wasted - and this is the reality which we witness with regard to many of the present day calls which are not supported by those pillars and built upon those foundations,¹⁴ therefore, *Da'wah* could be defined as calling or inviting others to the religion of Islām according to the knowledge and ability of the caller. Calling or inviting here could be verbal and by action, fair dealings, through writing, preventing of evil and commanding of good etc. others here constitutes of non-Muslims and Muslims, who do not live an Islamic life. Knowledge about Islām is essential for act of *Da'wah* likewise ability to include physical and material abilities. The caller is a *dā'i* man or woman who calls or invite to

the way of God in one way or the other. This definition is considered as working definition for this study.

In The Field of *Da'wah*,

The first step of his *Da'wah* was one to one approach in which he admitted the advantage of his close relationship with his wife Khadijah by preaching to her, she was the first to accept Islam. Then his cousin Ali, his servant Zaid and called them towards Islam. It was a big moral victory that his closest people believed in his truthfulness. He widened that circle when he called his very close friend Abu Bakr to Islam and who instantly responded by embracing Islam. When he and his companions were economically and socially boycotted in Abu Talib valley, he did not insist that they must believe in him first and then lend their support to him. Instead he advised his companions to migrate to Abyssinia (modern day Ethiopia) whose king was a just ruler. With this step he internationalized his message, which crossed from Asia to Africa.¹⁶ There, the first interaction between Islam and Christianity took place. He captured those tribes who used to come to Makkah to perform their Hajj rituals. He went to Taif to preach his message. He continued his efforts, until he got the tribes of Aus and Khazraj from Medina who vowed to support him wholeheartedly and unconditionally.¹⁵

In The Field of *Da'wah*,

Politics is the science and art of governance for the betterment of human life on earth. Muhammad (SAW) brought up and raised such noble personalities who presented a model of governance. The world, which was formerly full of problems, turned into such a citadel of peace and safety that a woman travelled from Yemen up to Makkah and from Makkah to Yemen but she had no fear except of beasts. Justice was quick and society was safe from exploitation, injustice and profiteering. National natural resources were not the property of a few but the whole society was blessed with prosperity and riches. Muhammad's politics and governance was for the welfare of the whole humanity and till the resurrection.¹⁶

How did he do that? After his arrival in Medina, he united his companions from Makkah, Medina, Jews and others under the banner of the first written constitution of the world in which all parties agreed to recognize him as their leader, supreme commander and final judge in case of their disputes. In his capacity as the head of the City-State of Medina, he launched a well planned campaign to make the tribes around Medina either his allies or to be neutral in his forthcoming struggle with his arch enemies: the *Quraysh*. At *Al Hdaybiyah* he showed his great diplomatic skills with which he agreed with the *Quraysh* to sign a 10-year truce which afforded the golden opportunity to spread his message in the whole of the Arabian Peninsula¹⁷

In The Field of *Da'wah*,

He was a messenger for human beings whose mission was to build a society with loving, helping, cooperating, protecting and living in peace and harmony, saving its members from harms and evils, and creating social order, harbour of justice, fraternity and equality. He propounded brotherhood in many forms layer by layer. By birth all men and women are brothers and sisters. Secondly, by belief they are brothers. It can further be extended to territorial brotherhood of a country neighborhood. He eliminated all discriminations on the basis of colour, creed and race. He explained many rules to develop high standards of social moral values. He said that a person, who is beneficial to other human beings, is really good. He exclaimed he, whose neighbour is not safe from his artifice and deception wouldn't enter the heaven. *la yadkhul al-jannata man lā yamanu jaāruhu bawāeqahu* (Muslim).

He postulated two ways of human upliftment. An individual is the unit of social order. If individuals are uplifted in thoughts and behavior, the society is uplifted. And, when a society strives for the uplift of its members, it raises its own standard. Thus the mission of Prophet Muhammad (SAW) was to enforce a social order of good behavior in all respects.¹⁸

Economic Aspect of *Da'wah*

Prophet Muhammad (SAW) provided a noble system of economy that even modern scholars have started to demand Islamic banking, and abolition of interest which is the basis of inhuman disparities. Muhammad (SAW) discarded hoarding and monopolistic tendencies. He thus

saved the society from clutches and cruelties of traders and hoarders. With a single phrase of *Halāl* (lawful) and *Harām* (unlawful), Muhammad (SAW) provided key to justice, fraternity, equality in the economic field.¹⁹

Educational Aspect of *Da'wah*,

Prophet Muhammad (SAW) gave so high dimensions to knowledge and education that there were a few persons able to read and write but after a short period the sky of knowledge was shining with countless stars. In exegesis, branches of Traditions, *Ilm al-kalām* (theology), Geography, Technology, Scientific inventions, History, Travelling we see a galaxy of luminaries. They become the originators of many sciences and arts. A few out of so many we can name are Jābir bin Hayyān in Chemistry and Physics (103-199H), Al-khawārmī in Astronomy and Algebra (159-233H), Ibn-Sīna in Medicine and Chemistry (371-427H), Ibn-Rushd in Philosophy and History (520-594H). Thirst for knowledge never quenched and the journey of education didn't stop, it lapped the world.²⁰

Fourteen hundred years ago Muhammad (be peace and blessing of Allah to him) gave such fine instructions concerning cleanliness, quality and quantity of food and drink, preventive measures that every research in health confirms his teachings. Prophetic mission's on *Da'wah* brought benefits to human dignity, upliftment and salvation, which paves the way for the only path to success.²³ The methods Prophet Muhammad followed in order to spread this divine message to humanity could be summarized into the following:

5. Giving an example from himself (peace be upon him).
6. Educating his companions to be role models for humanity.
7. Teaching the concept of *Da'wah* or call for Islam.

Firstly, Prophet Muhammad (SAW) spread the message of Islam through showing humanity an example of an excellent human being. He was an ideal teacher, friend, husband, father, grandfather, warrior, speaker, neighbour, employer, etc.

In all the roles that he played in his life, he gave humanity examples in every aspect and in every sense. And this is the main means through which the message of Islam was spread amongst

his people. On the other hand, Allah Almighty described His messenger (SAW) by saying” Indeed, you have a sublime character “(*Al-Qalam* 68:4) He (SAW) told his companions that a good character is the best way to win people’s hearts.

He said:"You will never make people pleased with your money, but you will win their hearts with a smiling face and good manners (*bast al-wajh wa husn al-khuluq*)" (Ibn Al-Hakam.)

Secondly, in order to spread Islam, the companions were educated by their teacher: Muhammad (SAW). This was in order to be role models themselves. Islam was spread in various parts of the world through the companions' excellent conduct, demonstrated during their travels after the Prophet (SAW) passed away. It is against the ethical code of the prophetic mission to force people to become Muslim by any means. Therefore Islamic state should not use force in propagating the religion of Islam.

The way Islam spread in the vast areas in Asia and Africa was basically through the excellent example that the companions and their students and followers (*at-tābi‘īn*) gave to people. The areas of the largest Islamic populations today in East Asia had never seen any military conflict with any Islamic state. Indonesia is a clear example. The way Islam spread and, later, became the religion of the overwhelming majority of that country was through *akhlāq* (good manners and ethical morality).

The third method through which the Prophet (peace be upon him) spread the message of Islam was by teaching the concept of *Da‘wah* (call for Islam). The Prophet Muhammad taught his companions, and all Muslims that a caller for a good deed is rewarded a reward equal to the reward of those who follow him in his or her call (Al-Bukhari). He also advised his people by saying: "Convey the message after me, even one verse." (Al-Bukhari) Allah describes the Prophet’s way by saying: *{Say [O Prophet]: "This is my way: Resting upon conscious insight accessible to reason, I am calling [you all] unto God - I and they who follow me." And [say:] "Limitless is God in His glory; and I am not one of those who ascribe divinity to aught beside Him!"}* (Yusuf 12:108)

Basically, these are the three methods, through which the Prophet of Islam spread the message of Islam.²¹

The *Jamā‘at Tabūgh* s Method of *Da‘wah*

It is the *Jamā'at Tablīgh* belief that personal communication is a more effective means of passing God's message to the Muslims and non Muslims than written materials. Personal communication allows face to face interaction between the missionary and the person he is addressing. Consequently, the movement has no official publication of its own. *The Faḍāil al-ʿAmāl*, which contains numerous stories concerning the activities of prophet and his companions are used widely in *Tablīgh* circles. This cannot be strictly termed to be an official publication of the movement as it does not explain the aims and objectives of the *Jamā'at*. For The *Tablīgh* activists, Islam is a practical activity and not something to be talked, written or read about. Muslims must strictly follow the path of Muhammad (SAW), by abiding by his method of preaching; The adoption of western or modern techniques of communicating the message are to be particularly avoided because it may have adverse impact on the spiritualism of the movement²²

The major activity of this movement is calling of people to Islam with special characteristic feature; the movement is highly dedicated to *Da'wah* (Islamic propagation). To the *Jamā'at Tablīgh*, propagation is a vocation and they consider themselves as workers in spreading Islam which was the duty of the Prophets²⁵. Their ideology and practices are in strict accordance with Qur'ān and Sunnah. They do not focus on a particular sect or community; rather, they focus on the Muslims generally²³

Maulana Ilyas (the founder of the Movement) since inception, discovered that the best way and method to propagate Islam is to adopt the method of the Prophets which led him to organize units called *Jamā'at* (Assembly) of at least ten persons to visit various villages and spread the message of Islam by inviting the local Muslims to assemble in the Mosque. They present their message in the form of six principles or points which were brought together into six demands by the founder. These principles are known as essential teachings of *Jamā'at Tablīgh* to spread Islam. These principles include;

- i. *Kalmah*: An article of faith, which stipulates that there is no god except Allah and Prophet Muhammad, is the final Messenger of Allah.
- j. *Salāt*: The five daily prayer that are essential for spiritual elevation, piety, and a life free from materialism.
- k. *ʿIlm* and *Zikr*: The knowledge and remembrance in session in which preaching, performing of prayers, recitation of Qur'ān and the reading of

Hadith, (saying of the prophets) take place. This session also enhances the cordial relationship and comradeship among the Muslims.

1. *Ikrām al-Muslimīm*: The treatment of fellow Muslims with honour and deference.
- m. *Tashīh al-Niyyat*: Reforming one's life supplication to satisfy Allah by performing every action for the sake of Allah and towards the goal of self-transformation.
- n. *Da'wah wa Tablīgh (Da'wah)*: the sparing of time to live a life based on faith and virtues, following the footsteps of the prophet and spreading Allah's message door to door for the sake of faith³² these are the principle that the movement follows when embarking on the propagation of Islam.

The activities of the *Jamā'at Tablīgh* is based on the last of the six principles, which is *Tafriḡh al-Waqt* (sparing of time) justifies the abstinence from materialism, though going out for preaching. They considered travelling as the most effective method of personal reform. This withdrawal or abstinence is generally compared to *Hijra* (migration) where Muhammad and his companions left behind their belongings in pursuit of Allah's favor and Migrated to Madina. The tradition of the *Jamā'at* is that any group that sets out must be led by an *Amir* (leader). The *Jamā'at* outing ranges from some hours daily and weekly and passing a night at their centre especially on Friday nights. They also go out for three days in a month, forty days yearly and four or more months in a member's life time.²⁴

***KHURŪJ-* (Proselytizing Tour)**

Jamā'at Tablīgh encourages its members to follow the pattern of spending one night a week, one weekend a month, 40 continuous days a year and ultimately 120 days at least once in their lives to master the *tablīgh* mission. Mosques are used as base during the outing. No gift is accepted from the members of the host mosque unless the giver is ready to join and go out with the *Jamā'at*. Due to their frequent visitation or outing, a particular mosque is selected for the weekly activities.²⁵

Whenever they go out for *Da'wah*, they take along with them basic needs such as beddings, cooking utensils and the like. On reaching their destination, they organize themselves in

such a way that some begin the cleaning while others go out to the market places and others remain in the mosque for the remembrance of Allah and calling the people to listen to their talks, *Bayān* (lecture). During the time of *bayān*, they all gather together to listen and after that they request congregation for an outing in the path of Allah. They do this after *salāt al-Maghrib* and *Subh*. The next thing is the teaching of recitation of the Qur'ān which include *Sūrat al-Fātihah* and other short chapters of the Qur'ān. These activities continue like that every day, for the period of their outing. So, if somebody could go out for forty days he would have mastered the six points and memorization of those repeated chapters before the end of the outing. The aim of this is that every member should know at least ten chapter of Qur'ān from his memory. This would enable him to offer his daily prayers and other superogatory *salāt* at ease.²⁶

The typical daily routine at the mosque begins with *fajr* prayers, after which it is followed with a talk till around 8.am. This talk or *bayān* is always based on virtue of deeds such as *salāt*, *Dhikr*, reading of the Qur'ān, helping the needy and giving due honor to Muslim brothers. This is meant for purification of the soul of the participants through the doing of the deeds and urging others to do the same. They also lay emphasis on the importance of emulating the Prophet Muhammad in ones way of life; in appearance, such as growing of beard, wearing of white robes etc. From 8.00am to 11.00am, the *tashkil* follows in which people are urged to voluntarily promise to go out in the path of Allah. These respondents are divided into groups according to the days, distance and material ability of individuals. The talk continues till *zuhr* (after noon prayer) this is to educate volunteers on the etiquettes of outing. After *zuhr* prayer they take lunch and take a rest till the *Asr* prayer. After *Asr* prayers a talk is organized on certain aspects of Islam for the novice and on learning of the Qur'ān. Long *bayān* takes place after *Magrib* prayer after which the congregation is urged to join the *Jamā'at* and promise to go out in the path of Allah. After *Ish'āi* prayers meeting are then held where individuals recall the event of the day their attitudes at those times and they subject themselves to correction. About an hour after, everyone goes to bed²⁷. Another activity of the *Jamā'at* is *Ijtimā'c* (annual gathering)

***Ijtimā'c* (Annual Convention or Gathering)**

An annual gathering of the *Jamā'at Tablīgh* is called *ijtimā'c*, it is usually held at the headquarters of the respective countries. An *ijtimā'c* continues for three days and ends with an exceptionally long prayer (*Duā*). These gatherings are considered moment of intense blessings by

Jamā'at Tablīgh members and are known to attract as much as a million participants in some countries. People from other Islamic organization are also invited including individual Muslims. Non Muslims as well, if Allah wishes they may embrace Islam during this occasion. Different topics that could reawaken lost soul back to Islam are delivered. The oldest *ijtimā'c* started in Bhopal, capital city of Madhya Pradesh, India, which attract people from all over the world. The largest member of such *ijtimā'c* are held in India.³⁰ Nigeria also is not excluded, during its *ijtimā'c*; People come in thousands from different part of the country to listen to the word of God. The second largest *Jamā'at Tablīgh* gathering took place in Raiwind Pakistan which was attended by approximately 1.5 million people in 2004.²⁸

Critical Appraisal of *Da'wah* of *Jamā'at Tablīgh*

Despite all the efforts of the *Jamā'at Tablīgh* mentioned above, many allegations were leveled against them. This is evident that some people have their reservations for *Tablīgh* activities. This may be due to misunderstanding of the teachings, aims and objectives of the *Jamā'at*.

According to some people, *Jamā'at Tablīgh* members are enemies of Islam who are presenting Islam in a deformed way all over the world. In fact this Jamaat is considered a controversial group in some Muslim circles. Some people attack their method of *Da'wah*, while others are found appreciating their selfless efforts. Some of these allegations include;

- 8- Their abstinence from political Islam and proper jihad.
- 9- They do not strive for the enforcement of *sharī'ah* (Islamic law).²⁹

According to the *Jamā'at*, the establishment of shariah has to emanate from individual Muslim homes before it could be established in the society. The greatest jihad is to strive against inner self, *Jihād nafs* has to be used nowadays rather than *jihad* by guns and bombs. It is their view also that the present political system could only change when people are good Muslims and rule the private affair with fear of God.³⁰

The difference of opinion regarding political participation also marks the fundamental difference between *Jamā'at Tablīgh* and Islamist movements. While the Islamists believe that the acquisition of political power is the absolute requirement for the establishment of a pristine Islamic society, the *Jamā'at Tablīgh* believes that merely the political power is not enough to

ensure effective organization of the Islamic social order. The exclusive focus of *Jamā'at Tablīgh* attention is the individual and it believes the reformation of society and institutions will only be effective if it is through education and reform of individuals. They insist that the nations and social systems exist by the virtue of individuals who form them; therefore, the reform must begin at grassroots with the individuals and not at the higher level of political structure.³¹

In response to this criticism base on abstinence from political Islam and proper jihad; Islām as it is understood is dīn (religion) and *da'wah* (propagation of faith), religion and governance. As religion needs government for its protection, likewise government needs religious ideology for its smooth running to be based on a proper direction and focus. Religion is incomplete without government as government lacks focus. Focusing on individual Muslim or persons is essential but that should not prevent Muslims from struggling for an Islamic society where Sharī'ah would be implemented and the fundamental functioning of the state would be based on the ideology of Islām. This movement has been in existence for nearly one hundred years, but unable to form an Islamic state with the aim of focusing on reforming individual Islamically which forms a society, for how long are we going to wait to witness an Islamic government through this process. As rightly claimed by this movement to have followed the Prophet and His companions footsteps, suppose to have the aim to form an Islamic state through politics, because Prophet Muhammad (SAW) in his mission of propagating Islām for an Islamic state in Madina among the *Ansār* (the helper) and the *Muhājirūn* (Emigrant), also fought many wars in order to convert the unbelievers of his time. If Prophet Muhammad (SAW) were to focus on individual reformation, Islām might not spread all over the world.

Now we have two options, either we continue to criticize *Jamā'at Tablīgh* with its rigid ideology of concentrating on the reformation of individual Muslims and members of the society or we leave the *Jamā'at Tablīgh* and what it believes by concluding that it has taken its own part of the Muslim responsibilities. The other responsibilities such as the establishment of an Islamic government should be carried out by other organizations, and work hand in hand to reach the goal which is the establishment of an ideal Islamic state.

The *Jamā'at Tablīgh* were accused of focusing their *Da'wah* on the Muslims in which the majority are knowledgeable or more knowledgeable than themselves while ignoring the *Kafir* (unbelievers) populations among whom they move.³²

The *Jamā'at Tablīgh* as a religious group in the field of propagating Islam have been credited for their reformation activities but their conversion activities is low even if they do it at all. They engage in visitation of homes of those who are Muslims in reforming them by encouraging them to be more steadfast in the faith. This simple act has been very effective and has been welcomed by every Muslims.

Based on the above development, it has been said in some quarters that if the *Jamā'at Tablīgh* had included the act of preaching to non- Muslims in their activities by converting them to the dīn, they would have been very successful and considerable number of *kāfirs* would have the privilege and golden opportunity of becoming Muslims through the *Jamā'at Tablīgh* activities. Therefore, the *Jamā'at Tablīgh* should endeavour to include in their program, the act of not only reforming the Muslims but to convert the non-believers to the religion of Islām.

Due to the orthodox nature of *Jamā'at Tablīgh*, they have been criticized for being retrogressive. The women in the movement observe complete *hijāb* for which the *Jamā'at Tablīgh* is accused of keeping women "strictly subservient and second string".³³

In response to this, putting on of a complete *hijāb* is the responsibility of women; it is not for anybody to compel them to do so. If the women of *Jamā'at Tablīgh* are forced to put on a complete *hijab*, it would be wrong, but if it is done by persuasion and conviction there is nothing wrong in that. If putting on a complete *hijab* is considered as retrogressive and backwardness, then what do we say concerning those women that move around half naked.

Jamā'at Tablīgh has also been criticized within the Islamic circles. One of the main criticisms against *Jamā'at Tablīgh* is that the men neglect and ignore their families, especially by going out on *Da'wah* tours.³⁴

In response to this, Prophet Muhammad (SAW) also embark on Jihad tours, but made enough provisions for his family. Thus, *Jamā'at Tablīgh* embarking on *dawah* is still within the Islamic tenets, so long as they make provisions for their household but if the accusation of neglecting their family is true ,then it is against the way of *da'wah*.

Assesment of the *Jamā'at Tablīgh* Method of *Da'wah*

It is the belief of the *Jamā'at Tablīgh* that Islamic state at the present time could only be created through the reforming of individual Muslims rather than in an organized government. Therefore, they do not advocate for an Islamic state and they do not participate in active politics. This view is erroneous and it is not in conformity with the method of *da'wah* of the prophet Muhammad (SAW). The prophet (SAW) stayed for thirteen years at Makah calling individuals to Islām but when he moved to Madina he established an Islamic which strengthened the advancement of Islām.

The *Jamā'at Tablīgh* now have been calling individual Muslims to the pristine Islam for nearly a century and it is not in their plan to have an Islamic government or state at any time in the future. Therefore, their *Da'wah* could not be based on the footsteps of the prophet's method of *Da'wah*. No doubt, their *Da'wah* has its own merit in reshaping the faith of individual Muslims and reshaping their commitments to Islam; this is a commendable effort. When we look at the verses of the Qur'an and Hadith concerning *Da'wah* e.g. (to command good and prevent evil) we find out that the effort of the *Jamā'at Tablīgh* is one aspect of *Da'wah* as it could be considered as the socio-religious reform of the religious community. In several places in the Qur'an Allah made it the duty of the believers to enjoin good and forbid evil. "The believers' men and women are of one another, they enjoin what is just and forbid what is evil, they observe regular prayers, practice regular charity and obey Allah and His Apostle. On them will God pour His mercy For God is exalted in power wise." Q 4:71

"Let there arise out of you a band of people in fighting to all that is good in joining what is right and forbidden what is wrong, they are the ones to attain felicity" Q 3 : 104

There are various *ahādīth* (Prophetic traditions) that explains the above verses i.e. the Hadith reported by Muslim that the prophet (SAW) said: "when any one of you notices anything that is disapproved of by God let him change it with his hand, or if that is not possible then with his tongue, and if that is not possible then with his heart, though that is the weakest form of faith."

The first verse describes the beauty of believers, while the second one is an order that in a Muslim society there must be a group that prevents evils and enjoin virtues. The Hadith cited has categorized how such duty could be performed. It mention three ways by which evil could be

prevented and virtues could be enjoined; 1. By hand 2. By tongue 3. By heart. It is obvious that the *Jamā'at Tablīgh* has chosen the second category as it seems that to prevent evil with hand means the use of force in correcting the evil which is the duty of the state otherwise, if an individual try to exercise force to change evil, this may lead to chaos and anarchy. Though the first category is essential and needs an Islamic government, it would never suffice to confine *Da'wah* to the second category as assumed by the *Jamā'at Tablīgh*.

Conclusion

It has been clearly stated in this discussion that the current disease in the body of Muslims emanated from the weak spirit of Islam in their hearts. The feeling for responsibility and love for Islam are practically dead in many souls. It has been discussed in this study the importance of an Islamic organization in disseminating the message of Islam.

Jamā'at Tablīgh aims and objectives are to reform and re-awaken the spiritual enthusiasm of the Muslim communities. The movement does not force people into its fold but it preaches the word of God and encourages people to engage in *Da'wah* through the path of Allah and taking the word of Allah to different locations. The duration of their travelling varies depending on the ability and readiness of individuals.

The founder, Maulana Ilyas after trying various methods of emancipating the India Muslim from the danger of losing their faith to Hinduism, proved abortive. He resorted to falling back to Islamic learning in a quick and practical way and that was the beginning of this *Tablīgh* effort. Though *Jamā'at Tablīgh* has spread all over the world, it is still considered as a controversial movement till today among some of the spectators being Muslims or otherwise. The most important part of the *Tablīgh* activities is the way they conduct their annual conference in which thousands of Muslims assemble without any announcement on the media. This made it difficult to plan against or oppose the governments and individuals. The secret behind this movement is based on the simplicity with which the founder led his life and taught the followers. This simplicity is gained only by physical participation in the activities of *Da'wah Tablīgh*, the impact and experience which hundreds of seminars and lectures failed to create.

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