

A DISCOURSE ON ISLAMIC ECONOMIC TEACHINGS FOR SOLVING UNEMPLOYMENT CHALLENGES IN NIGERIA

AMINULLAHI ADETORO YUSUFF

DEPARTMENT OF ISLAMIC STUDIES, SCHOOL OF SECONDARY EDUCATION (ARTS AND
SOCIAL SCIENCES PROGRAMMES) FEDERAL COLLEGE OF EDUCATION (SPECIAL), OYO

yusuff.aminullahi1778@fcesoyo.edu.ng

Abstract: *Undoubtedly, unemployment could be regarded as one of the centrifugal forces militating against the survival of Nigeria as a nation. It is not a new phenomenon but it has risen to an alarming proportion. Presently, the rate of unemployment in the country is escalating and worrisome. Its fall-outs are noticeable in many social ills bedeviling the society ranging from political thuggery, kidnapping, armed robbery, prostitution, money ritual, cybercrimes and to a host of others. The paper examines the extent of unemployment in the Nigerian society, the socio-economic effects of the phenomenon and various attempts and suggestions at minimizing unemployment and its effects. The study adopts historical research method to obtain useful data to providing a strong framework for combating unemployment. The study noted that past and present governments in the country have had unemployment to contend with. Different policies have been put in place by different governments just to curb this menace but the cankerworm has nearly defied every solution, thus it has become a re-occurring decimal in the polity. The study therefore, recommends the following among others for curtailing the wave of unemployment: a programme for redistribution of income and wealth should be incorporated into Nigerian fiscal policy by government so that everybody is guaranteed a standard of living that is humane and respectable; due to exploitative nature of interest and its harmful effects on investment and employment, Nigerian fiscal structure can do well under the Islamic principles of Mudarabah (partnership based on sharing of profit and loss) and Qard hassan (goodwill/benevolent loan) founded on cooperation and mutual solidarity.*

Keywords: *Challenges, Islamic economic teaching, Nigeria, Unemployment*

INTRODUCTION

Allah is the owner of all resources and all natural means of production. He avails man opportunity to explore and exploit the resources of the surface of earth. Therefore, every individual is expected to be guaranteed a living standard that is appropriate, humane and respectable. To foster this, the religion of Islam incorporates in its system programmes for redistribution of income and wealth since man has different levels and types of abilities and capabilities and as such they are not equally endowed and productive. This is why Islamic state concerns itself with the caring for the basic needs of the less fortunate members of the society and helping them out of their misery to be self-supporting and self-reliant (Kareem & Yusuff, 2017). Islam does not at any time aim at depriving mankind the good things bestowed by Allah but rather takes a positive view on life and considers man as the vicegerent of the Creator for

whom everything on earth has been made. It therefore, follows that man should not shun the bounty of Allah but enjoys them with full compliance with His laws.

According to Monzer, (1990) historical event has recorded the rise and fall of many economic paradigms. Some of these were fashionable for a length of time but later became unfashionable. Employment prospect, growth, price stability, abject poverty and more equitable distribution of income are only a few challenges bedeviling most economics nowadays. World all over is currently looking for practical and lasting solutions within its ideological postulates to mitigate the effects of the excruciating pains occasioned by unemployment. He posited further that Islam as a complete way of life, includes man's economic issues. The sources of Islam, the *Qur'ān* and *Sunnah*, place the inclusion of the economic behaviour of human beings under the norms, moral values, and behavioural examples, they prescribe. This is why a huge amount of Makkan verses of the *Qur'ān* and *fiqh* (Jurisprudence) heritage dealt with forms of economic behaviour and related business issues (*Qur'ān* 2 verse 29; 7 verse 10; 2 verse 275; 2 verse 279; 2 verses 282-283 and 83 verses 1 – 3)

The key principles of the economic model of Islam are aimed at the organization and exploitation of natural resources for the benefit of mankind (Alaro, 2021). The above goal cannot be achieved by working within the failed economic institutions and structures. But by freeing oneself from the servility of the western countries and operate within the confine of the Islamic law. Islamic economic paradigm has an inbuilt potentials capable of removing the current economic woes in the global economics (Dahiru, Aliyu & Jaafar, 2019). Rashid & Bajulaiye – Shasi, (1990) defined Islamic economics as acquisition and disposition of resources within the frame work of *Shari'ah*. Rooted in the *Qur'ān* and *Sunnah* (*Qur'ān* 2 verse 261; 4 verse 2, 4, 7, 20, 24, 29; 5 verse 38; 6 verse 141; 17 verse 21; 17 verse 30; 34 verse 53; 42 verse 12 & 43 verse 32) it is an integrated, interdisciplinary approach towards understanding and constructing economic structure having the goal to build a just humane society for peace and prosperity in this world as an adjunct to salvation in the hereafter. The basic features of Islamic economic model as enunciated by its sources are: interest – free financial system; regulated market operation towards ensuring fair price and free flow of supply devoid of hoarding and speculations, efficient and effective utilization through moderation of resources for production and consumption of lawful goods and services; *zakāt* as the centerpiece of the fiscal system and guarantee of minimum subsistence for the populace (ISRA, 2013).

A lot has been said and written on unemployment. However, in the opinion of this study, there is still much to be done until the enigma is completely reduced if not totally eradicated in the Nigerian economic space. Unemployment is one of the most serious challenges mitigating against the survival of Nigeria as a nation like many other countries of the world especially the developing ones. It is a serious impediment to economic growth. Apart from ultimately breeding different crimes, in the view of Anameza, (2000) it leads to a corrosive erosion of Nigeria's manpower resources and brings about loss in terms of low output, low income generation and decline in economic growth. Business Day, (2023) projected Nigeria's unemployment rate to hit 37% in 2023. High unemployment which refers to lying idle of resources that are expected to be put into active production of goods and services thereby causes a waste of scarce resources and weakens the long run growth potential of an economy which invariably results in lower incomes, lower aggregate demand and gross domestic rates (Ezie, 2012).

It is against this backdrop that this study attempts at ameliorating the effects of unemployment on the Nigerians through the lens of Islamic economic teachings. Indeed, in a multi – religious society, such as Nigeria, the implementation of the features of the Islamic economic model

which is a problem solving approach would go a long way in solving problems confronting people and help to improving mutual understanding of the respective ways of life and thereby enhancing economic growth and prosperity.

Conceptualizing Unemployment

The term unemployment connotes a situation when someone is without a job or work, in spite of seriously looking for one. It is an important economic and social issue which concerns individuals, families and the society at large. This can be caused by many factors that are not limited to the following: changes in economic policy; technological breakthrough; and personal or systemic barriers to employment. It is gauged by the unemployment rate, which is calculated as the percentage of the labour force that is unemployed (John, 1936).

Different theoretical postulations abound to understand the phenomenon of joblessness. Below are some of these theories.

- i. Neoclassical theory: unemployment came into being according to this theory when the wage rate is set above the equilibrium level, creating a surplus of labour. This surplus springs up from companies not being able to employ all of the workers able and willing to work. This theory opines that market is seen as a place like any other, where supply and demand forces determine the wage rate and the level of employment (John, 1936)
- ii. Keynesian theory; under this theory, unemployment came into being as a result of insufficient aggregate demand in the economy. In the absence of strong demand for goods and services, companies may cut back on production resulting into a decrease in the demand for labour. Thus, unemployment is seen as a macroeconomic problem that can be solved via government policies, e.g. fiscal stimulus and monetary policies (Mankiw, 2019).
- iii. Marxist theory: the theory regards unemployment as a fall-out of the inherent contradictions of capitalism. This theory believes that unemployment is resulted into due to strong instability of capitalist production, where companies are driven to maximize profits by cutting wages and employment. This ultimately causes overproduction and under consumption paving way for chronic surplus of labour unable to be absorbed by the market (Richard, 1975)
- iv. Institutional theory: this theory places emphasis on the role of labour market institutions like unions, minimum wage laws and unemployment insurance, in shaping the level of unemployment. Therefore, this perspective believes that unemployment came as a branch-child of the interaction between labour market institutions and the underlying economic structure (Richard, 2007)

The above theoretical postulations of unemployment provide distinct explanations of the causes, effects and consequences of unemployment for a deeper understanding of the complexities and multifaceted nature of unemployment.

THE OBJECTIVES OF THE STUDY

The research was conducted with the purpose of getting an early picture of unemployment as one of the forces militating against Nigeria as a nation especially how it defies nearly every solution put forward by different governments through different policies. To be more specific, this study was very much interested in establishing the following:

- i. factors responsible for the prevalent of unemployment in Nigeria
- ii. the effects of unemployment on the people
- iii. ways of surmounting the challenges of unemployment

THE SIGNIFICANCE OF THE STUDY

It is hoped that the findings of this study will provide great awareness to the Nigerian government at various levels about the importance of understanding the challenges of unemployment on the citizens. This is because if this is understood by government, concerted efforts would be geared towards providing suitable and effective fiscal policies that will ultimately help in stemming down the tide of unemployment on the people. Apart from that, fear of God and sincerity of purpose can make government provide appropriate job creation schemes and empowerment programmes to help unemployed individuals. Therefore, this study will help enhance the quality of economic and fiscal policies of the Nigerian government.

Unemployment in the Nigerian Society

The main striking feature of Nigerian economy is joblessness and poverty. Therefore, it has been regarded as one of the major challenges facing Nigeria right from 1980s. It all began when the economy experienced a negative shift as a result of fall in the world petroleum prices. The concomitant effects of this were devaluation of the currency, population explosion, high level corruption and poverty among others (Hubpages, 2013).

Trading Economics (2012) further corroborated that in December, 2006, the rate of unemployment in the country was somehow low, which stood at 5.6 percent. But as of 2010, the status quo has significantly changed and increased to 21.10 percent while in the following year the shift margin was very great and rapid, which was put at 23.90 percent, almost three percent higher than in 2010 and 24.30 in 2012. Indeed, unemployment has nearly proven the inefficacy of every solution and therefore, its presence is quite noticeable in Nigeria. Corruption, mismanagement of the economy, military rule, civil war, negligence of other sectors of economy, adverse policies and under – utilization of abundant resources have worsened the unemployment situation in the land (Ezie, 2012).

According to the National Bureau of Statistics (2013), employment data rate has been fluctuating all this while. The enrolment in the labour force has witnessed an increase between 2007 to 2009 but severely declined between 2009 and 2010 whereas it also recorded an increase from 2011. During the period above, an average of 1.8 million new intakes has joined the active labour force yearly. National Bureau of Statistics, reiterated further that in 2011, the country's estimated population was 164.3 million, 92.3 million are said to be economically vibrant – labour force – 67.25 million, employed – 51.18 million, unemployed – 2.13 million. 2010 statistics showed that about 10 million Nigerians were unemployed as at March, 2009. Also, the survey revealed unequivocally that the Nigerian unemployment rate stood at 23.9 percent in 2011, 21.1 percent in 2010 and 19.7 percent in 2009.

However, since 2009, the Nigerian government has been fighting unemployment but the result has not been worthwhile. For instance, in Nigeria today a good number of youths, living in urban areas are without jobs and still fighting unemployment while sustaining economic productivity and development are in the top priority of the National Economic Management team. It is worrisome to note that every year billions of naira are earmarked for recurrent with little for capital expenditure that will lead to job creation.

RESEARCH METHODOLOGY

This research is based on historical method where critical analysis and interpretation of unemployment cum various attempts of different Nigerian governments at reducing or removing unemployment were examined for better understanding of the effects of unemployment. This was done through examination of both primary and secondary sources so as to be able to develop a narrative of events and expose patterns and trends of economic happenings that have occurred over time which have informed future policies and decisions. Thereafter, detailed discussions of a comprehensive assessment of Islamic economic contributions to solving unemployment in the Nigerian society were followed.

Effects of Unemployment

Some of the effects of unemployment on Nigerians are as follow:

- i. Loss of income and frustration: unemployment in Nigeria causes loss of income for individuals, which results in frustration and absence or inadequate financial security. Many Nigerians who are unable to get work may become frustrated and may have to depend on family and friends for support (Ojo, 2009).
- ii. Depression and loss of self-worth: Ola, (2017) posited that among Nigerians joblessness can have a negative impact on mental health, leading to depression, anxiety and loss of self-worth, that is, the inability to secure employment can bring about a feeling of worthlessness and inadequacy.
- iii. Loss of purchasing power and less consumption: unemployment decreases the purchasing power of many Nigerians including individuals and families thereby subjecting them to less consumption and a reduction in economic growth. This can bring about a downward spiral of the economy and further unemployment.
- iv. Increase in crime rate: unemployment in Nigeria is a factor for increase in crime rate as individuals who are unable to find work resort to illegal activities like cheating, armed robbery, kidnapping, harlotry, banditry, cybercrime, yahoo plus, money rituals and a host of other just to provide for themselves and their dependents.
- v. Family stress: unemployment according to Olaosebikan, (2013) is capable of causing significant stress within the families as individuals may find it extremely difficult to provide for their loved ones. This may bring in its wake family conflicts, breakdown in relationship, and other social issues.
- vi. Unemployment syndrome: the syndromes that are associated with unemployment are exhibited by the unemployed Nigerians; their state of mind and characters over a period of time reflect apathy, withdrawal, low self-esteem and a lack of motivation.
- vii. Increase in poverty level: unemployment lead to an increase in poverty level among Nigerians, as individuals and families who are unable to find work are struggling to meet their basic needs. This most often lead to social and economic issues, including malnutrition, homelessness, and a decrease in the overall standard of living (Ola, 2017).
- viii. Lastly, unemployment offers an incredible opportunity to some people who reinvented themselves as authors, artists, social speakers, consultants who never need jobs again. In fact, this point actually brings to mind the popular saying that “out of evil cometh good”. Despite the negative consequences of unemployment, some people exploit the advantage of the situation to learn about online marketing, information publishing, speaking and even coaching.

Attempts at Stabilizing Economy and Minimizing Unemployment in Nigeria

Austerity Measures: the decades of leadership failure coupled with economic mismanagement occasioned by the neglect of other sectors of economy as a result of oil boom of early 1970s led Nigeria into a state of oil doom. In a bid to restore the economic buoyancy of the country, Alhaji Shehu Shagari led civilian administration (1979-1983) put in place various austerity programmes and stabilization policies in 1981-1982 (UNCTAD, 2010).

Nkemdili, A.N. (2013) opined that these policies to a large extent proved unsuccessful and thus unable to revamp the poor living conditions of the people and the resources of the land were increasingly appropriated by the ruling regime. The poor economic and political situation paved the way for the coming of military junta on 31st December, 1983 which was led by General Muhammadu Buhari and Tunde Idiagbon. The coming of the military did not respond to the aspirations and yearnings of the people yet it worsened the condition by its draconian decrees and repressive policies such as wage cuts, imposition of new taxes, fees and levies, retrenchment and the freeze on employment endangered the lives of workers and those who depend on them.

Structural Adjustment Programme (SAP): the military administration under the leadership of general Ibrahim Badamasi Babangida that hoisted itself onto power in august 1985 during a period of oil glut and repression in its prices, carried out its Structure Adjustment Programme between 1986 and 1988 despite the stringent conditionality attached to it by the IMF and World Bank.

Bellow (1987), listed some of the objectives of the Nigerian SAP to include the following:

- i. Restructuring and diversifying the productive base of the economy.
- ii. Achieving fiscal stability and positive balance of payments.
- iii. Setting the basis for a sustained non-inflationary or minimal inflationary growth.
- iv. Reducing the dominance of unproductive investment in the public sector.

However, Lewis, (1992), disclosed that SAP has succeeded in allowing Nigerian state to witness increase in her level of indebtedness and budget deficits because the economy is not growing. Nigeria has also recorded mass unemployment in all categories, workers losing their jobs via downsizing, many individual are not able to afford most of the necessities of life due to wage cuts, withdrawal of subsidies, skyrocketing inflationary situation and currency devaluation.

U.N.O. (1993), stated further that the objectives of SAP have not been achieved in Nigeria. Worst still, there is no hope that any of the objectives will be achieved using the chosen programme instruments.

National Directorate of Employment (NDE): in an attempt to stem the tide of unemployment rate in the country, the Nigerian military government in November, 1986 established the National Directorate of Employment (NDE) with the sole aim of job creation and confronting the problems of unemployment in Nigeria.

The objectives of the directorate are as follow:

- i. To design and implement programmes to combat mass unemployment.
- ii. To articulate policies aimed at developing work programmes with labor intensive potentials.

- iii. To obtain and maintain a databank on unemployment and vacancies in the country with a view to acting as a clearing house to link job seekers with vacancies in collaboration with other government agencies; and
- iv. To implement any other policies as may be laid down from time to time by the Board established under sections of its enabling Act (NDE, 2018).

However, factors, the chief of which include financial constraints and the late release of funds from the federation account among others have greatly impaired the effectiveness of the NDE programmes (NDE charter, n.d.).

National Economic Employment and Development Strategy (NEEDS): the National Economic Employment and Development Strategy (NEEDS) was introduced by the civilian administration of President Olusegun Obasanjo in March, 2004. In the view of Bambale (2011), NEEDS was a reform agenda tailored towards IMF's poverty reduction and growth facility so as to achieve some macroeconomic goals of stability, poverty alleviation, wealth creation and employment generation.

According to Adebayo and Ogunrinola (2006) and Bamildele (2011), for NEEDS to achieve its objectives, there is the need to formulate some integrated programmes that can provide employment for women and youths to sustain growth and development. Meanwhile, instead of ameliorating poverty NEEDS had aggravated it and failed to better the basic infrastructures that have direct link to poverty reduction and employment generation. Therefore, the impact of NEEDS is yet to be felt in stemming the tide of unemployment in the country.

DISCUSSION

Resolving Unemployment Challenges in Nigeria through Islamic Economic Teachings

The purpose of this section is to present the basic framework of Islamic Economic System, which can be used for combating unemployment headlong. The Islamic ethical teaching, that serves as a propelling force is the bedrock of the Islamic system. Thus, it is the ethical norms that control and regulate man's economic behaviour and dominate economics, not the other way round.

According to Chapra (n.d.), the nature of righteous living envisages by Islam revolves round all aspects of human endeavour. For this reason, there is no compartmentalization of life into mundanity and spirituality. Therefore, in Islam, action in any walk of life, economic aspect inclusive, is seen as being spiritual in so far it is in consonance with the goals and values of Islam. In fact, it is these goals and values that shape the nature and outlook of Islamic economic system. However, Islam does not in any way legislate an artificial equality but rather it encourages free enterprise whereby every individual is advised to exert himself to the best of his capability and receive financial benefit commensurate to his toil and striving in accordance to the guidance of *Qur'ān ... for men is a share of what they have earned, and for women is a share of what they have earned... Qur'ān 4 verse 32*. Also, every man is obliged to surrender his will to a number of Islamic financial and economic regulations which ensure the disposal of surplus wealth for the general benefit of the community and for the poor and needy in particular.and they ask you what they should spend. Say, "the excess (beyond needs)" *Qur'ān 2 verse 219*

Some of the cardinal representatives of Islamic economic model are as follow:

- I) **Allah as the Sole Owner of all Property:** the first ethical prescription of Islamic economic teachings is neck-deep in the belief that Allah alone owns everything and

human being are merely the custodians of property who should act as the trustees and representatives of Allah in the acquisition and disposal of the said property. The *Qur'ān* says: ... *Indeed, the earth belongs to Allah. He cause to inherit, it whom He wills of His servants...* Qur'ān 7 verse 12

Man is asked to work for his means of subsistence while doing this, he should not do and undo according to the dictates of his whims and caprices but he is expected to conform to moral guidance stipulated by Allah. To this end, the Prophet (May Allah grant him peace and mercy) was asked. What type of earning is best? *He replied, "A man's work with his hand and every business transaction which is approved"* (Al-Asqalani, n.d.).

Labour is important as a factor of production and plays a very significant role in economic activities. Islam encourages every individual to look for a lawful means of sustenance for himself and his dependants while begging and indolent are discouraged. The scriptural quotations above advised human beings, Nigerians inclusive, not to disregard any lawful occupation on account of its being low in dignity. To this end, the Prophet (May He grant him peace and mercy) was reported to have also said:

That one of you takes his rope and goes (to the bush) and brings back a bundle of wood on his back and sell it, with which Allah should save his honour; is better for him than begging, whether people give him or not. (Bukhari, No: 1471)

The Prophet in the above quoted ḥadīth, encouraged people to seek for lawful means of livelihood no matter how lowly placed the job might seem or meager the income from such occupation should be. Many of such jobs would ultimately prevent Nigerians from begging, kidnapping, money ritual and may even lift them far and above poverty line thereby reducing the level of unemployment in the society.

Allah and His prophet (May He grant him peace and mercy) strongly condemned idleness and called for dignity of labour and seeking Allah's bounties (Qur'ān 62 verse 10; Qur'ān 17 verse 12 & Qur'ān 2 verse 198). The Prophet (May He grant him peace and mercy) used to seek refuge of Allah from incapacity, indolence, cowardice, senility, miserliness and from the torment of the grave (Bukhari, No: 1483). Based on the above, as a fall out from Islamic economic teachings, Nigerians and other nationals are strongly encouraged to work for a lawful means of sustenance without raising shoulders or feel proud or too big in the face of any lawful occupation but pursue it vigorously to be gainfully employed and decimate unemployment.

- II) **Zakāt:** this is the third pillar of Islam and a primary source of state revenue rather than being only a form of worship, it is also an important social obligation enjoined upon every believer.

Zakat expenditures are only for the poor and for the needy and for those employed to collect (zakat) and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler – an obligation (imposed) by Allah. And Allah is knowing and Wise. Qur'ān 9 verse 60.

Doi, (1990) reiterated that *zakāt* as a fiscal instrument can lead to a healthy and prosperous human society if its economic role is given a free hand to operate. It is to be paid at 2¹/₂% or 1/40th on savings, gold, silver, farm produce and on stock-in-trade and

be given to the poor and needy as poor-rate. The deposits accrued from the *zakāt* are later collected and managed by the Muslim government for the good of the community. *Zakāt* being a source of public revenue and a determinant of expenditure, can play a useful role as a tool of fiscal policy for employment, equitable redistribution and development. In fact, its resources can be annexed to achieve full employment, control inflation, and economic growth. In this way, those Nigerians who would have otherwise been reduced to abject penury and starvation could be given relief and a chance to escape from debt, begging and crime.

Zakāh is a sure means of alleviating economic hardship and reducing unemployment among people. It is a portion of wealth either in cash or kind given to the downtrodden members of the society for them to be able to express their humanness to the fullest and live a good life. Its purpose is for the betterment of the human society at large, it serves as a social security among different people, Nigerians inclusive, as it cleanses human soul from stinginess, greed, and invariably assisting the poor and decimating inflation, reducing poverty in the society (Mustafa & Maiyake, 2016). If *Zakāh* is properly paid by the wealthy individuals and well managed by the recipients as a specially organized socio-economic and religious scheme in Islam, the Nigerians living with abject penury occasioned by unemployment with Allah's blessings would be able to live independent and self-reliant life.

iii) **Ushr:** this is a form of tax that is due on the produce of agriculture practices. The amount to be paid is 10% of the farm produce if the farmland is naturally watered but if it be by irrigation the amount due is 20% of the produce. This is paid to the Islamic government's treasury for the benefit of all and sundry (Doi, 1984). The injunction on the payment of *Ushr* is contained in *Qur'ān* which reads thus:and give its due (*zakah*) on the day of its harvest... *Qur'ān* 6 verse 14

Zakāh being one of the mechanisms for tackling economic crises by Islam leads to brotherly love, care, mercy and compassion which brings in its wake spiritual development and social re-engineering among people. Depending on the needs, times, due dates, and the nature of materials to be given out thus we could have *Ushr* which is given after the harvest of the farm produce amounting to ten *Usuq*; this is known as the *Zakāh* of crops (Uthaimin, 2001). Others are *Zakāt bahimat an'am* (the *Zakāh* of livestock) and *Zakātul Fitr* which is being given out at the end of Ramaḍān fast. All these could be given to poor and needy Nigerians so as to alleviate poverty and create employment in the society. This is because the recipients of these dues could sell them and money accrued from such a sale could be invested into lucrative business and if blessed by Allah such individuals would be able to live a worthy life devoid of malnutrition and poverty.

iv) **Ṣadaqah (Voluntary donation):** Saliu, (2010) expressed that *Ṣadaqah* is another source of revenue generation for the government of an Islamic State. Apart from compulsory *zakāt*, there are other voluntary charities that are donated to alleviate the sufferings of the poor and the destitute in the society or towards the execution of certain vital projects and enterprises. The above finds reference in the below Qur'ānic passage:

O ye who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefore; spending (from that) while you would not take it (yourself) except with

closed eyes. And know that Allah is Free of need and Praiseworthy. *Qur'ān* 2 verse 267

The wealth accrued from voluntary donations according to Yusuff, (2020) could be diverted to various empowerment programmes for the poor and needy members of the Nigerian society. Intervention programmes capable of generating employment, improved living condition and providing active economic activities for people like benevolent/easy loans, improved road access, steady electricity supply, incentive to farmers and good transportation networks could be adopted.

v) **Mīrath** (The law of Succession): one of the aims of the *sharī'ah* is to ensure ease for all and remove hardship. It frowns at concentration of surplus wealth in the hands of few individuals. As such, after the death of a Muslim, his estate automatically becomes the property of his heirs. Lemu, (1998) explained that at the death of a Muslim, the wealth left behind is calculated and shared among the relatives he left behind in accordance with the Qur'ānic stipulation. This is to ensure a wider circulation of wealth among his family members and even members of the society at large. In case, the deceased left behind no estate but debt then it becomes a duty upon his heirs to settle the debt the same way they would share from his wealth. To this end, Qur'an declares: *For men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave, be it little or much- an obligatory share* Qur'an 4 verse 7.

Having distributed the inheritance of a deceased person, the Nigerian heirs could become economically buoyant by putting their portion of inheritance into a pool of vibrant economic investment thereby poverty and unemployment could be relegated to the background

vi) **Dara'ib**: this according to Doi, (1990) consists of every other tax which Islamic government imposes on its subject to carry out some public welfare works or when the government is in the state of dare need. This finds mention in *Qur' ān* and a Prophetic tradition: *So give the relative his right, as well as the needy and the traveler. That is best for those who desire the countenance of Allah, and it is they who will be the successful.* *Qur' ān* 30 verse 38

On the authority of Abu Said Al-khudri, the Prophet (May Allah grant him peace and mercy) is reported to have said:

He who has extra means of transport, let him pass it on to him who has none, he who has surplus food, let him give it to him who has no food. He continued enumerating different kinds of property to such an extent that Abu Said thought he had no right to own whatever is surplus. It is reported by Muhammad, the son of caliph Ali, that is father (Ali) said: 'Allah had charged the rich with a duty to satisfy the needs of the poor and if they are left hungry and naked due to the negligence of the rich, then the rich shall be severely punished by Allah. The caliph 'Umar is reported to have said; Had I known what I came to known later, I would have taken all the surplus [wealth] from the rich to distribute it among the poor and the immigrants.(Doi,1990, 72, 73, 79 & 81).

Part of the teachings of the above quoted scripture is that the care of the poor and destitute must not be left unattended to. Thus, the wealthy Nigerians should take care of the downtrodden from the superfluity of their resources irrespective of their language and religion. They could as well divert this surplus into financing social welfare schemes targeted towards assisting the disadvantaged members from the challenges of everyday life.

vii) Waqf (Charitable bequest or endowment): this can come from an individual Nigerian to augment the government's effort towards assisting the cause of the poor people and the general public. Salihu, (2010) and Lemu, (1998) opined that bequest can be channeled towards the promotion of education, orphanages, public health, shelters for the homeless, public utilities and it could take the form of an enterprise or a building for rent and the income accrue will be used for charitable initiatives among Nigerians and other nationals.

Indeed, all the highlighted fiscal instruments are some of the features of Islamic economic model through which revenue was generated to *Bayt Al-Māl* (Islamic treasury) from where the various financial obligations facing Islamic state during the days of the Prophet (May Allah grant him peace and mercy) and *Rashidun* caliphs were met thereby the sufferings of every members of the community were ameliorated. In the same token, certain harmful economic practices such as usury or interest, monopoly, hoarding, middlemen who provide no service, fraud and cheating are prohibited by Islam. It is hoped that if the above enumerated features are employed by the stakeholders concerned and all harmful economic dealings are boycotted, hope will replace anxiety and Nigerian economic life will change for better.

CONCLUSION

Attempt has been made in this study to investigate economic teachings of Islam as an effective measure for curbing unemployment in Nigeria. Islamic economic paradigm has put forward a balanced system of economic life where both the yearnings of individual and the needs of the society are met. Job creating schemes, investment driving goals, empowerment programmes and social welfare services are to be at the top priority of economic policies of Nigerian government. If not, Nigeria may not succeed as a nation this is because the unemployed youths may be subjected to a life of excruciating hardship and, as a result, venture into all types of immoral dealings which would be repugnant to the spirit of peace, nation - building and economic security.

The conventional economic style coupled with the insincerity and mismanagement on the part of previous Nigerian government has over the years failed to deliver the good. For Nigeria to overcome her economic nightmare, without prejudice, she has to have a taste of Islamic economic alternative with a view to employing the Islamic formula for disbursing and management of public funds in order to reduce the extent of corruption, social-ills in the society and to have effective control apparatus for the smooth running of the whole system.

It is in consideration of the failure of several past attempts and suggestions that the paper proffers the Islamic economic model as an effective antidote for the ugly phenomenon and its negative effects. The contention of the paper is that if the Islamic economic model is adopted

by the Nigerian governments and other stakeholders, unemployment will be reduced to the barest minimum if not out rightly eradicated.

RECOMMENDATIONS

The following recommendations are made to correct some imbalances in the Nigerian national economic life:

- A programme for redistribution of income and wealth should be incorporated into Nigerian fiscal policy by government so that everybody is guaranteed a standard of living that is humane and respectable.
- Government at various levels should develop interest in the market condition by way of establishing the department of inspection to curtail misappropriation of public fund, exploitation, adulteration, underweighting, over –work by employers, employment in risky jobs and unhealthy trades.
- Government and the Well-to-do in the society should provide for the basic needs of the less fortunate members of the community not only by helping them out of their immediate misery but to support them to become self-reliant.
- Due to exploitative nature of interest and its harmful effects on investment and employment, Nigerian fiscal structure can do well under the Islamic principles of *Mudarabah* (partnership based on sharing of profit and loss) and *Qard hassan* (goodwill/benevolent loan) founded on cooperation and mutual solidarity.
- All the stakeholders in the nation economic circle should sincerely work together to create an economic environment where those who are willing to and looking for work are able to find gainful employment.
- Nigerian youths should think creatively and translate their knowledge into self-employment rather than waiting for government employment which may not be forthcoming.

REFERENCES

- Adebayo, A. & Ogunrinola, I.O. (2006). Contemporary dimensions of unemployment problem in Nigeria: A special challenge under the national economic empowerment and development strategy. NES
- Alaro, A.A. (2021). Islamic financial services: The interplay of religion, law and corporate social responsibility (196th Inaugural Lecture of University of Ilorin). The library and Publication Committee.
- Al-Asqalani, A.H. (n.d). *Bulugh al-maram*. Dar-us-salam
- Anameza, L.N. (2000). Problem of unemployment in Nigeria: Analysis of some causes and consequences of unemployment in Nigeria. CBN Bullion. Vol. 25 (4)
- Bambale, A.J. (2011). National economic empowerment development strategy and poverty reduction in Nigeria: A critique. Available at: www.efr.businessjournalz.org. Accessed: 27 – 5 – 2013
- Bellow, U.K. (1987). Fiscal policy implications of structural adjustment programme. A paper presented at the first National Biennial Conference of the Faculty of Business Administration, University of Lagos.
- Bukhari, M.I. (2001). Sahih Bukhari. Vol. 9 Dar Tauq Najah
- Businessday, N.G. (2023). Nigeria's unemployment rate hit 37% in 2023 – NESG -. Available at: <https://businessday.ng>article>nig...> Accessed on: 20-5-2023
- Chapra, M.U. (n.d.). Economic objectives of an islamic state. Validas

- Dahiru, I.I., Aliyu, A.R. & Jaafar, S. (2019). Espousing the prophetic guidance towards unraveling contemporary economic crisis in Nigeria. *AL-HIKMAH Journal of Islamic Studies* Vol. 7 (1) (10 – 19).
- Doi, A.R. (1984). Shari'ah: The islamic law. Ta-Ha publishers.
- Doi, A.R. (1990). Some islamic economic terms: Their contemporary relevance. In M.A. Rashid & M.O.K. Bajulaiye- Shasi (Eds.), *Nature and Methodology of Islamic Economics*.
- Ezie, O. (2012). Youth unemployment and its social economic implication in Nigeria. *Journal of social sciences and public policy*, Vol. 4 (7).
- Hubpages Inc. (2013). Problems of unemployment in Nigeria. Available at: [iyk4wit.hubpages.com/hub/PROBLEMS – OF- UNEMPLOYMENT- IN...](http://iyk4wit.hubpages.com/hub/PROBLEMS-OF-UNEMPLOYMENT-IN-...) Accessed on: 30-5- 2013
- International Shari'ah Research for Islamic Finance (ISRA) (Ed.) (2013). Islamic financial system: Principles & operation Lorong Universiti A,
- John, M.K. (1936). The general theory of employment, interest and money. Macmillan learning.
- Kareem, M.K. & Yusuff, A.A. (2017). Operation of the *bayt al-māl* in Saki: Implications for poverty alleviation in Nigeria. *Islam and Civilization Renewal*, Vol. 8 (2), 190 – 213.
- Lemu, B.A. (1998). Islamic studies for senior secondary schools, Book One. Islamic Education Trust.
- Lewis, .A. (1992). Theory of economic growth. Unwin
- Mankiw, N.G. (2019). The macroeconomics. Macmillan
- Monzer, K. (1990). Islamic economics: Notes on definition and methodology. In M.A. Rashid & M.O.K. Bajulaiye –Shasi (Eds.), *Nature and Methodology of Islamic Economics*.
- Mustafa, D.A. & Maiyaki, A.A. (2016). Synergizing zakah and islamic banking for economic empowerment of the 'ummah. In Y.I. Imam (Ed.), *Dynamics of Revealed Knowledge and Human Sciences. Essays in honour of Professor Is-haq Olanrewaju Oloyede* Spectrum Books Limited.
- National Bureau of Statistics (2013). Sokoto tops states with highest poverty rates as Niger records lowest rate. Available at: <http://www.nigeriastate.gov.ng/> Accessed on: 30-5-2013
- National Directorate of Employment (n.d.). Charter: The servicom office. Available at: www.servenigeria.com/charters/labour-nde.doc. Accessed on: 30-5-2013
- Nkemdili, A.N. (2013). Austerity, structural adjustment programme and family crises in Nigeria. Available at: www.adademicjournals.org/journal/AJBM/article-full-text. Accessed on: 26-5-2013
- Ojiako, J.O. (n.d). 13 years of military rule 1966 – 79. Daily Times of Nigeria
- Ojo, G.O. (2000). Unemployment and its impacts on the Nigerian economy. Abbey Publishers
- Ola, A. (2017). Youth unemployment and national development in Nigeria. Palgrave Macmillan
- Olaosebikan, B.O. (2013). The nigerian labour market and unemployment: Implications for national development. Malthouse Press
- Rashid, M.A. & Bajulaiye – Shasi, M.O.K. (1990). Introduction. In M.A. Rashid & M.O.K. Bajulaiye – Shasi (Eds.), *Nature and Methodology of Islamic Economics*.
- Richard, H. (1975). Marxism and the sociology of trade unionism. Pluto press
- Richard, S. (2007). Principles of economics sociology. Princeton university Press
- Saheeh International (Ed.). (1997). The qur'an, arabic text with corresponding English meanings. Abdul-Qasim
- Salihu, L. (2010). The islamic principles of public finance as an alternative credible fiscal policy. *AL-HIKMAH Journal of Islamic Studies*, Umaru Musa Yar'adua University.

- The National Directorate of Employment (NDE) (2018). NDE 2018 annual report. Available at: <https://www.scribd.com/document>. Accessed on: 27-2-2018
- The World Bank (2010). Nigeria – structural adjustment programme: policies, implementation, and impact. Available at: <https://documents.worldbank.org>.... Accessed on: 27-5-2013
- Trading Economics (2013). Nigeria unemployment rate. Available at: www.tradingeconomics.com/nigeria/unemployment-rate. Accessed on: 24-5-2013
- U.N.O. (1993). African recovery. A United Nations Publications.
- UNCTAD (TDR 2010). Trade and development report, 2010. Employment, globalization and development. United Nations Publications, sales No. E. 10. 11 – D.3.
- Uthaimin, M.S. (2021). *Sharhu mumtii 'ala zadil mustaqnii*. Vol. 15, Dar Ibn Al-Jawzi Press
- Yusuff, A.A. (2020). Engendering islamic welfare packages for poverty alleviation in Nigeria. In S.A. Adeyera & R.A. Kehinde (Eds.), Religion, Governance and Poverty Eradication in Nigeria, A festschrift in Honour of Dr Babatunde Razaq Ismaila & Mr Durojaye Yekini Akinyemi. SSE (ASSP), FCE (Sp.), Oyo (65 – 71)