

# **Towards Sustainable Development in Nigeria: Lessons from Al-Qaradāwī's *Dawru 'l-Qiyam***

**KHALID ISHOLA BELLO**

07034570788 / [saifullah1426@gmail.com](mailto:saifullah1426@gmail.com) and [khalid.bello@kwasu.edu.ng](mailto:khalid.bello@kwasu.edu.ng)

Department of Islamic, Christian and Comparative Religious Studies, Kwara State University,

P.M.B 1530, Malete, Kware State

## **Abstract**

Sustainable development that ensures every citizen of a nation to have access to all requirements of sufficient standard of living is a pride of any government that accomplishes it. This has been a concern of most of the developing nations. With the re-introduction of democratic government in Nigeria, the Nigerian government comes up with a strategic goal of vision 20:2020 which is aimed at lunching Nigeria into the league of the top 20 economies by the year 2020. Many programmes have been established and initiatives are brought to board all in attempt to actualize the goals set by National Economic Empowerment and Development Strategies (NEEDS). Issues of sustainable development are parts of focus of Yusuf Al-Qaradāwī in his 450 page work titled: Role of Values and Ethics in Islamic Economics. In this effort, this paper aims to look at the approach of Yusuf Al-Qaradāwī in *Dawru 'l-Qiyam* towards achieving sustainable development in the developing countries. Therefore, it is the objective of this paper to review Al-Qaradāwī's approach towards sustainable development and how it can improve Nigerian situations. The study, given its nature, is library based with extensive literature review. The result reveals that the Nigerian development plans are promising. Proper implementation of those plans and prevention of corrupt practices and culture of wastage are lacking in the Nigerian case. Diversification of economy to maximize advantage of all economic potentials endowed Nigeria would improve the situation.

## **Introduction**

Nigeria is one of the developing countries which have been long struggling for sustainable development through several attempts but yet to attain such despite the abundant natural and human resources endowed the nation. The 6<sup>th</sup> position of Nigeria among the largest oil-producing countries has not been adequately translated into socio-economic growth; this has indeed given it another leading position among the fifteen poorest nations in the world. These two opposing stands worry many individual and organization at local and international levels. Individuals and government as well as non-governmental organizations have been working tirelessly to indentify and find solution to problems militating against economic growth of Nigeria. Of recent, Nigeria government articulates that by the year 2020, Nigeria will be one of the 20 largest economies in the world, able to consolidate its leadership role in Africa and establish itself as a significant player in the global economic and political arena.<sup>1</sup> To achieve such a vision, while in 2015 the economic and political crisis are yet to be calmed and lack of security persists, rise a serious concern in the minds of many people. Several suggestions have been offered and more are still waiting.

For instance, in some other parts of the world, approaches toward sustainable development have been centered on the belief in involvement of the people in the exercise as well as having clear knowledge of environmental constraints. Parts of means to attain such development therefore include community participation, non-governmental organizations (NGOs), community based organization (CBOs), capacity building women empowerment and population control. Another opinion advocates that injustice, corrupt leadership, excessive greed for material wealth and under utilization of resources are parts of factors that contending with sustainable development in Nigeria.<sup>2</sup>

Issues of sustainable development are part of focus in 450 page work of Yusuf Al-Qaradawi, titled: دور القيم والأخلاق في الإقتصاد الإسلامي (Roles of Values and Ethics in Islamic Economics). The author examines Islamic ethics and values expected of the producer in his production as well as the significance Islam attaches to each factor of production vis-à-vis land, capital, labour and entrepreneur. On consumption, he explains the Islamic ethics in judicious use of resources including spending in a good cause and moderation in consumption of goods. He analyses Islamic mechanism in ensuring socio-economic justice, avoidance of fraud and exploitation and consideration of less privileged ones in economic activities. The roles of state to ensure ethics and values in her economic activities and avoidance of economic and financial crimes are discussed in the light of Islamic teachings.<sup>3</sup>

In this effort, this paper aims to look at approach of Yusuf Al-Qaradawi in *Dawru-l-Qiyam* towards achieving sustainable development in the developing countries. Specific objectives of this paper include: to assess Al-Qaradawi approach in the said book on issues related to sustainable development; to review the current situation of Nigeria on the issues raised by Al-Qaradawi and to determine relevance and workability of Al-Qaradawi's approach to the Nigeria society.

### **Conceptual Meaning of Sustainable Development**

Despite a wide range of uses of term 'sustainable development' by people of different background and orientation, the concept still lack uniform interpretation. Several definitions are offered by scholars some of which are considered for the purpose of this study. Perhaps the most popular one is given by The World Commission on Environment and Development (WCED); it is defined as "the development which meets the needs of the present without compromising the ability of future generations to meets their own needs"<sup>4</sup>. The fundamental and functional word in

the above definition is ‘development’. Thus, what constitutes the concept of ‘development’ is also issue of plural definitions. Most of those definitions put it as a process of change in the social structure, attitude, institution and general acceleration of economic growth through reduction of inequality and poverty.<sup>5</sup> According to International Monetary Fund (IMF), sustainable development is made up of three pillars. They are economic development, social development and environmental protection.<sup>6</sup>

From socio-economic perspective, sustainable development could be described in term of structural transformation of human society from subsistence economy to urban industrialism, and to the sustained rise in productivity and its income. This must maintain manageable level of government and external debt, and avoid extreme sectoral imbalances which may damage agricultural or industrial productions.<sup>7</sup> The above view has perhaps influenced Gboyega as cited by Tolu and Abe to describe the concept as follows:

It is an idea that embodies all attempts to improve the conditions of human existence in all ramifications. It implies improvement in material well-being of all citizens, not the most powerful and rich alone, in a sustainable way such that today’s consumption does not imperil the future, it also demands that poverty and inequality of access to the good things of life be removed or drastically reduced. It seeks to improve personal physical security and livelihoods and expansion of life chances.<sup>8</sup>

The above submissions have been questioned by ecologists on the grand of its human-centeredness and total omission of non-human component of world system. They argue that neglecting non-human sectors in socio-economic perspective is continuously threatening the humanity. The importance of ecological perception is evident in the fact that critical problems facing humanity in most of the industrialized nations arise from failures of ecological resilience. The resurgence of diseases due to the development of antibiotic resistance, disruption of ecosystem by introduction of species, formation of ‘dead zones’ among others testify to the

negative impacts of expanding economic activities.<sup>9</sup> Therefore, ecological economic approach suggests that allocation of resources should be in a way that does threaten neither the system as whole nor the key component of the system.<sup>10</sup> Economic growth must not drastically affect environmental sustainability since human existence could not be detached from ecological component of the world. It on this note that Adebayo concludes as that:

The bottom line of the concept is the efforts at improving the socio-economic and ecological status and at exploiting and processing the environment or natural resources for the purpose of improving the quality of human life in such a way that the needs of the future generations are not jeopardized.<sup>11</sup>

Al-Qaradawi also tends to socio-economic perspective in his definition; he describes sustainable development as:

هو تحقيق حياة طيبة للإنسان يتذوق فيها طعم السعادة التي ينشدها  
كل بشر لنفسه ولمن يجب<sup>12</sup>

It is actualization of pleasant life/ better life in which every individual enjoys success that he seeks for himself and his beloved ones.

The phrase 'ولمن يجب' (and for his beloved ones) can be considered to have favourably taken care of the phrase 'future generation' in the submission of The World Commission on Environment and Development (WCED). The phrase *hayatu tayyibah* is perhaps taken from the verse 97 of Qur'an16 which is read as:

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيَاةً طَيِّبَةً  
وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ

Whoever works righteousness, whether male or female, while he (or she) is a true believer (of Islamic Monotheism) Verily, to him we will give a good life (in this world with respect, contentment and lawful provision), and we shall

pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter).

Thus the concept *tayyibat* is common in many verses of the Qur'an to refer to satisfaction from material resources needed for human physical development. Al-Qaradawi therefore argues on this premises that Islam proposes and approves sufficient standard of living where people would have access to facilities beyond basic necessities. He itemizes the following as requirement of quality of life which individual in a community must have access to: availability of food, water supply, befitting cloth, conducive and healthy accommodation, matrimonial expenses, education, health services and means to afford religious obligatory duties (hajj).

Although one may find himself in the midst of surplus physical infrastructures and amenities yet he does not attain well-being due to the lack of inner happiness, harmony and tranquility which material resources cannot provide.<sup>13</sup> Misfortunes or terminal disease like hypertension, paralysis or Hepatitis B cancer may at times accompany wealth.<sup>14</sup> For instance, many developed nations, despite their physical infrastructures and amenities and technological advancements, are yet to get rid of societal degeneration such as abuse of drug, power, authority and wealth. Vices like murder, insecurity of lives and property increase in those nations and they are yet to have corruption-free and conflict-free environment. This situation is addressed in the verse below:

فَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ إِنَّمَا يُرِيدُ اللَّهُ لِيُعَذِّبَهُمْ بِهَا فِي الْحَيَاةِ  
الدُّنْيَا وَتَرْهَقَ أَنْفُسُهُمْ وَهُمْ كَافِرُونَ

So let not their wealth or their children amaze you (O Muhammad ); in reality Allah's plan is to punish them with these things in the life of the this world, and that their souls shall depart (die) while they are disbelievers. (Q9:55)

The above shows the possibility of wealth to constitute source of problem. Al-Qaradawi while interpreting the above verse, emphasizes that the only factor, mentioned in the verses, responsible for perpetual calamity and devastating condition of those nations, despite their socio-economic status, is lack of spirituality in their concept of sustainable development.

As a result, Al-Qaradawi opines that the sustainable development proposed by socio-economic and ecological perspectives lack indispensable ingredient, the absence of which puts many nations unrest despite their economic prosperity. This is what he calls 'العنصر المعنوي للحياة' (spiritual realm of well-being). As this component beyond material world, it could only be afforded through uncompromising obedience to Allah and constant devotion to His service as contained in the verse below: الَّذِينَ آمَنُوا وَتَطْمَئِنُّ قُلُوبُهُمْ بِذِكْرِ اللَّهِ أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ (Those who believe (in the oneness of Allah - Islamic monotheism), and whose hearts find rest in the remembrance of Allah, verily, in the remembrance of Allah do hearts find rest ) and الَّذِينَ آمَنُوا وَلَمْ يَلْبِسُوا إِيمَانَهُمْ بِظُلْمٍ أُولَئِكَ لَهُمُ الْأَمْنُ وَهُمْ مُهْتَدُونَ (It is those who believe (in the oneness of Allah and worship none but Him alone) and confuse not their belief with *zulm* (wrong i.e. by worshipping others besides Allah), for them (only) there is security and they are the guided.) From the above quotations, one would agree with Al-Qaradawi that the spiritual development which is the brain-box of other forms of development is inevitable in the concept of sustainable development.

Therefore, Al-Qaradawi maintains that for a nation to attain sustainable development there is need to take certain steps. Those steps are discussed in his work *Dawru-l-Qiyam*. Among

what he suggests are development planning, human resources development, judicious use of natural resources and eradication of corrupt practices and culture of wastage. These are focused in the subsequent paragraphs.

## **Development Planning**

Planning simply means deciding in advance what to do, how to do it, when to do it and who is to do it.<sup>15</sup> It is a necessary tool used by individual, organization and government in setting goals and appropriate means of realizing them. In relation to government, development planning can be described as a comprehensive predetermination of a nation's visions, mission, policies and programmes in all facets of life such as economic, social, political, environmental, technological factors etc and means of achieving them.<sup>16</sup> Al-Qaradawi, in what he called 'ضرورة التخطيط' (necessity of plan) opines that for a nation to attain and sustain an overall development in term of socio-economic, political and as well as religious advancement, there is a great need for development planning. He said:

لا بد من التخطيط القائم على الإحصاء الدقيق ، و الأرقام الحقيقية  
والمعرفة اللازمة بالحاجات المطلوبة ومراتبها ومدى أهميتها والإمكانات  
الموجودة، ومدى القدرة على تنميتها، والوسائل الميسورة لتلبية الحاجات،  
والتطلع إلى الطموحات\*

It is inevitable to make a plan based on: accurate calculation and exact figures, profound knowledge of categories peoples' wants and their place of priority, available capacity and easier means of having those wants satisfied as well as anticipation for aspirations/ambitions

This implies that a nation like Nigeria ought to identify its population and their needs according to their order of importance, available resources, strength and possible technical know-how as



well as means to accomplish its goals and satisfy its needs. One can borrow a leaf from what is mentioned in the Qur'an in respect of Prophet Yusuf who spent many years planning for production, preservation, distribution and consumption of goods during the period of famine in Cairo.

Nigeria, right from the time of colonization, has had series of development plans geared towards a sustainable development. Those plans, as Marcellus noted, could be classified into four phases including: Colonial Era (1946-1960), Era of Fixed Term Planning (1962-1985), Era of Rolling Plan (1990-1998) and the Era of New Democratic Dispensation (1999 till date). Apart from annual budget, different commissions, boards and councils were inaugurated purposefully to map out strategies to achieve certain numbers of goals.

Within the period of fixed term plans for example, four successful plans were launched which brought about National Economic Council (NEC), Joint Planning Commission (JPC) and National Manpower Board (NMB). The plans were aimed at bringing about improvement in the living conditions of people with specific objectives like: increase in real income of the average citizen, even distribution of income among individuals and socio-economic groups, increased dependence on country's material and human resources, reduction in the level of unemployment and underemployment.<sup>17</sup> Unfortunately, those plans yield fruitless outcome as Okojie, cited by Marcellus, remarked that:

At the end of four plan periods, the foundation for sustainable growth and development was yet to be laid. The productive base of the economy and sources of government revenue were yet to be diversified. The economy did not have its own driving force and was therefore highly susceptible to external shocks.<sup>18</sup>

The eight years of the Rolling Plan Era introduced Structural Adjustment Programme (SAP) and later Abbacha vision 2010 whose aim is to provide focus for all development plans including long, medium and annual plans (budget). With the coming of fourth republic of Nigeria, National Economic Direction (1999-2003)<sup>19</sup> and, in more recent, National Economic Empowerment and Development Strategy (NEEDS) take the ground. The vision of NEEDS was clearly spelt out in the Kuru declaration that:

To build a truly African democratic country, politically united, integrated and stable, economically prosperous, socially organized with equal opportunity for all, and responsibility from all, to become the catalyst of (African) Renaissance, and making adequate all-embracing contributions, sub-regionally, regionally and globally.<sup>20</sup>

The primary objectives of NEEDS are: value reorientation, poverty eradication, job creation, wealth generation and using education to empower the people.<sup>21</sup>

In spite of the nobility of the aforementioned plans, they have significantly failed to achieve desired results as poverty remains pervasive, social infrastructure in a mess, health care still poor and power erratic as ever. Factors responsible for such failure may be traced to poor planning and monitoring of programmes, inadequate funding, corruption, poor accountability etc.<sup>22</sup> Al-Qaradawi therefore opines as follow *يجب على الأمة بالتضامن رعايتها نظرًا وتطبيقها فعليًا وبخاصة*

*أولوا الأمر الذي ولاهم الله أمر الأمة*<sup>23</sup>(It is an obligation on the nation to collectively monitor the plans and its implementation especially those put in the authority by Allah. Thus, plan without implementation is as good as not plan at all.

## **Human Resources Development and Management**

Human resources are the human elements that are employed in an organization in order to convert other resources into productive uses to achieve the objectives of the organization.<sup>24</sup> Thus development of any nation relies on the development and capacity of manpower of the nation. Hence, the effort to push a nation forward to attain the desired sustainable development depends largely on the quality and quantity of its manpower and the level of economy of the nation.<sup>25</sup> Without adequate investment in developing the human capital in terms of increasing knowledge, skill and other capacities needed by people of the country, the possibility of having sustainable growth in that nation might be minimal. It is on this note that Al-Qaradawi notes as follows:

يجب على الأمة أن تطور نظامها التعليمي والتدريبي بحيث يهيئ لها الطاقات والكفايات البشرية المتنوعة في كل مجال تحتاج إليه، وأن تطور نظامها الإداري والمالي بحيث تنمي هذه الطاقات وتحسن تجنيدها وتوزيعها على شتى الاختصاصات بالعدل.<sup>26</sup>

It is mandatory for the nation to develop its educational and vocational programme in such a way that it will make available the labor forces and variety of human capacities in every human need. The nation is to develop administrative and financial programmes to grow those resources and properly consolidate its capacity and justly distribute them to various disciplines.

From the above submission, it is clear that a nation like Nigeria requires facility /structure for its citizens to acquire qualitative and functional education that would cut across all aspects of human endeavour, provision of adequate training and proper management of those human resources. This opinion of Al-Qaradawi is similar to a submission of the offered by United Nations Development Programme (UNDP) when the latter defines Human Resources Development as:

Creating an environment in which people can develop their full potentials and lead productive, creative lives in accord with their need and interests. Development is much more than economic growth

which is only a means of enlarging these choices. Fundamental to enlarge these choices is building human capabilities. The most basic capabilities for human development are to lead long and healthy lives, to be knowledgeable, and to have access to the resources needed for decent standard of living, and to be able to participate in the life of the community.<sup>27</sup>

In Nigeria, many reforms and strategies are staged in order to develop its human resources to create wealth and to reduce poverty in the nation. Some of these reforms include: the establishment of Community Banks, Peoples' Banks and the liberation of the Commercial Banking sector to give access to small scale business funds.<sup>28</sup> In addition, Operation Feed the Nation (OFN), Green Revolution (GR), Mass Mobilization for Social Justice and Economic Recovery (MAMSER), Directorate of Foods, Roads, and Rural infrastructure (DFRRI), Better Life Programme for Rural Women (BLPRW), Petroleum Trust Fund (PTF), Family Support Programme (FSP) and National Directorate of Employment (NDE) were parts of attempts by the successful governments to develop the human resources and to reduce poverty in Nigeria.<sup>29</sup> With all these, the situations remain the same as those programmes yield insignificant result.

As mentioned above, part of what Al-Qaradawi suggests is proper management of human resources. Human resources management (HRM) deals with discovering the talents of people and using them judiciously for the overall sustainable development.<sup>30</sup> This involves securing people in an organization and providing for their welfare to making them to be happy in the work place so as to enable them put in their best in the organization.<sup>31</sup> To mismanage human resources is misplacement of trust as reported from the Prophet.<sup>32</sup> It is on this note that Islam encourages and promotes proper management of human resources and provision for their physical, spiritual, psychological, academic and professional needs. In maintaining human resources, Al-Qaradawi highlights the following steps to be taken:

1. Provision of qualitative and functional education

2. Provision of employment opportunities
3. Provision of entrepreneurship
4. Provision of adequate training
5. Provision of in-service Training.
6. Enlightenment on time management<sup>33</sup>

In the allocation of human resources, individual should be assigned a responsibility that befits his talent and strength. The Prophet has considered appointment of unqualified candidate for an assignment as misappropriation and channel to destruction. He said: "إذا أُسند الأمر إلى غير

أهله فانتظر الساعة<sup>34</sup> (When matter is entrusted to those who are not qualified for it, then you should expect the Hour).

In Nigeria, the case is deferent as ascription and nepotism permeates employment chance in both private and public sectors. 'Whom you know' and 'how much you can pay' determines one's chance of securing employment, rather than merit; thus incompetent candidates occupy the space meant for well-qualified, determined and brilliant candidates.<sup>35</sup> As for the brilliant ones they wastefully exhaust their talent arguing twenty-four-seven for or against a football team in European/ Premiership league competition. They brilliantly analyze and forecast affair and performance of 'Chelsea/Man-U' marches at the time when they mates in other part of the world are making attempt to lunch their national flag in the moon.

### **Judicious Use of Natural Resources**

Al-Qaradawi describes natural resources as "هبات الله في الطبيعة التي يمكن أن تتحول إلى ثروة" (God-gifted materials in their natural form which could be converted to wealth). This is similar to the definition suggested by the World Trade Report which describes natural resources as:

Stocks of materials that exist in the natural environment that are both scarce and economically useful in production or consumption, either in their raw state or after a minimal amount of processing.<sup>36</sup>

Relying on Qur'an submissions on natural resources, Al-Qaradawi identifies some resources that crucial to human development, some of which are mentioned in following verse:

اللَّهُ الَّذِي خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَكُمْ وَسَخَّرَ لَكُمْ الْفُلْكَ لِتَجْرِيَ فِي الْبَحْرِ بِأَمْرِهِ وَسَخَّرَ لَكُمْ الْيَمِينَ وَاللَّيْلَ وَالنَّهَارَ \* وَأَتَاكُمْ مِنْ كُلِّ مَا سَأَلْتُمُوهُ وَإِنْ تَعُدُّوا نِعْمَةَ اللَّهِ لَا تُحْصُوهَا إِنَّ الْإِنْسَانَ لَطَالُمُ كَفَّارًا \*

Allâh is He who has created the heavens and the earth and sends down water (rain) from the sky, and thereby brought forth fruits as provision for you; and He has made the ships to be of service to you, that they may sail through the sea by His command; and He has made rivers (also) to be of service to you. And He has made the sun and the moon, both constantly pursuing their courses, to be of service to you; and He has made the night and the day, to be of service to you. And He gave you of all that you asked for, and if you count the blessings of Allâh, never will you be able to count them. Verily! Man is indeed an extreme wrong-doer, - a disbeliever (an extreme ingrate, denies Allâh's blessings by disbelief, and by worshipping others besides Allâh, and by disobeying Allâh and His Prophet Muhammad). (Q14:32-34, 31:20 and 45:13)

In some other verses, Qur'an categorically discusses specific resources and their uses such as animal resources (Q16: 5, 16: 66, 16: 80), agriculture (Q16:10-11, 16:67), honey bee (Q16: 68), marine resources (Q16:14) metallurgy /mining (Q57:25, 18:96-97) and solar energy (Q14: 33) 16:12)<sup>37</sup> However, deriving benefits from those resources, as observed by Al-Qaradawi, depends on two major factors: knowledge and application. In other word, it requires theory and practical knowledge which involves critical study of natural phenomenon.

For a nation like Nigeria to attain sustainable development, Al-Qaradawi calls for efficient management of all kinds of natural resources endowed such a nation in form of trust and favour given by God. It is on this regard that the Qur'an takes a hard measure against those who

waste natural resources by forbidding part of them without legal approval. Al-Qaradawi said the following as part of requirements for sustainable development:

حسن استغلال الموارد الإقتصادية والإمكانات المادية للأمة بحيث لا تهدر شيئاً منه،  
والمحافظة عليها باعتبارها أمانة يجب أن ترعى، ونعمة يجب أن يشكر الله تعالى  
باستخدامها أحسن استخدام

Good use of economic resources and physical capacities of the nation in such a way that none of it is wasted; its preservation is considered a trust to be carefully conserved, and a favour of Allah ought to be appreciated by proper management.

Al-Qaradawi condemns wasting of even an atom weight of natural resources. While calling for agricultural economy as example, he quotes the Prophet to have ordered those who possess land and do not cultivate it to release it for who wants to do so. He opines that a land owner who has no interest in farming may co-opt a farmer in form of *mudarabah* (dormant partnership) or lease the land out as rent. This is attempt not to waste fertility of such land for agricultural development.

Nigeria is endowed with significant agricultural, mineral, mine and forest resources. Its multiple vegetation zones, plentiful rain, surface and underground water and moderate climate allow production of food and cash crops. The mineral deposits include: tin, coal, iron ore, gypsum, kaolin, phosphates, limestone, marble and gold. Nigeria is the world largest producer of columbite. It is the 6<sup>th</sup> among the Organization of Petroleum Exporting Countries (OPEC).<sup>38</sup> Despite these opportunities, the country is being regarded as a low income country. All indicators of social and economic development are significantly weak in the country's performance. For instance, in 2013, the country had a real Gross Domestic Product (GDP) growth rate of 6.5 per cent, industrial utilization of 45.2 per cent, and life expectancy of 47.77

per cent. There is evidence that a small proportion of the population (estimated at 20 per cent) account for up to 80 per cent of the nation's wealth.

What Nigeria lacks is good management culture. If those resources are well harnessed, fully developed and well managed, the country is capable of surmounting the problem of high rate of unemployment and poverty level. In addition, the over dependence on mono-cultural economy is another reason for poor performance in socio-economic development in Nigeria. Hence, a need for diversification of economy becomes most important.

### **Diversification of Economy**

The term 'diversification' is an investment strategy in which a nation spreads its resources/wealth among different sectors, industries and securities within a number of asset classes.<sup>39</sup> It is a policy aiming to reduce dependence on a limited number of export commodities that may be subjected to price and volume fluctuations or secular declines.<sup>40</sup> In a simple term, it is when a country has incomes from many different sources that are not directly related to each other such as production of various exportable products or export of single product to various countries. . Martin citing from General Secretariat for development planning in Qatar, said:

A more diversified economy is inherently more stable, more capable of creating jobs and opportunities for the next generation and less vulnerable to the boom and bust cycles of oil and natural gas prices.<sup>41</sup>

It is from the same understanding that Al-Qaradawi opines that:

ومن القيم المطلوبة في الإنتاج في ظل اقتصاد إسلامي: أن يتنوع الإنتاج ويتعدد وفق حاجات الأمة المتنوعة ومطالبها المتعددة: علمية وعملية، زراعية وصناعية، فنية ومهنية، مدنية وعسكرية. وإذا لم يتنبه الأفراد بفطرتهم ووعيهم الذاتى إلى مثل هذه الفروض الكفائية، فواجب أولى الأمر أن يخططوا لتنويع الإنتاج وتوجيهه حتى يلبي كل حاجات المجتمع المسلم ومطالبه المادية والمعنوية<sup>42</sup>



Among the values aspired in production according to Islamic economics is to diversify production based on varieties of nation's needs and wants; educational and vocational, agricultural and manufacturing, professional and intellectual, civil and military. If individuals' perception and wakefulness do not notice these communal responsibilities, it becomes obligatory on the state authority to plan for economic diversification and its implementation to cater for material and spiritual needs of the Muslim community

The above signifies that diversification of economy should be based on the needs of the community. These should include among other ones: agriculture, manufacture, vocation, commerce, education etc. Specialization on particular professions is among what Muslim jurists consider as *fardu kifayah* (collective responsibility) of the community to satisfy their wants and free them from reliance on foreign aids. Hence, individuals who take up such task receive great honour; but if otherwise, it becomes a duty on the community head to put in place alternatives to solve people's problems.

Nigeria is one of many countries which have long been on mono-cultural economy depending on exportation of crude oil as main source of foreign exchange earnings. According to CBN annual report, Nigeria major sources of foreign exchange earnings are disaggregated into oil and non-oil exports. The report shows that oil accounts for over 90 percent of total export while non-oil accounts for less than 10 percent. The main components of non-oil economy are agriculture, manufacturing, services, banking and finance, telecommunication, wholesale and retailed trade.<sup>43</sup>

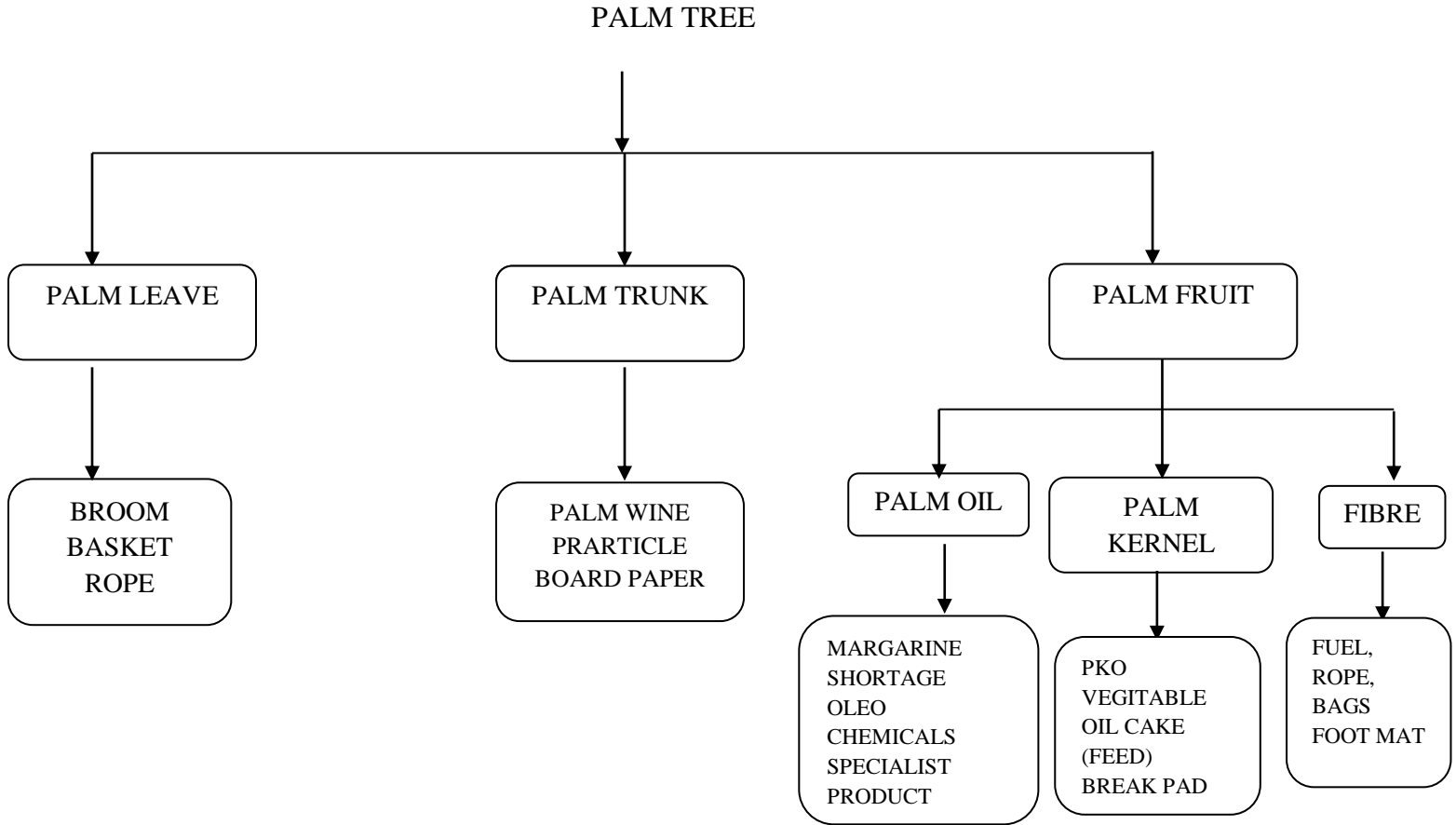
With Nigeria's position among the largest oil-producing countries of the world; by all standards, the country supposes to be well positioned in the communities of the wealthy nations. Despite that, Nigeria is still ranked among the fifteenth poorest countries in the world characterized with high rate of unemployment, poor health service, lack of infrastructures among other poverty indicators.<sup>44</sup> The situation would have not been so if Nigeria maximally exploits other economic potentials in which it seem to be champion in those aspects. Many attempts and

campaigns are advocated in favour of meaningful economic diversification. Eboh asserts that despite successive economic blueprints, the economy remains undiversified and highly skewed, as crude oil still accounts for more than 95% of export revenues and more than 80% of government total revenues, but contributes less than 4% of total employment.<sup>45</sup>

For example, Onwualu stresses the potential of non-oil sector economy, establishes that Nigeria is the largest telecom market in Africa; the tourism industry had an expansive capacity in terms of revenue and employment generation. Direct and indirect employment in the non-oil export companies alone are estimated at over ten million. Table below shows potentials of the non oil sector.<sup>46</sup>

<b>S/N</b>	<b>Economic Group</b>	<b>Description of Activities</b>
1.	Agriculture	Cultivation harvesting, handling, processing, storage, distribution of various crops (cocoa, oil palm sesame seeds, groundnut, maize) Rearing, processing and distribution of live-stock, fishery and domesticated animal
2.	Manufacturing	Various activities in the ten sectors of MAN: production, packaging, distribution lines marketing export line ect
3.	Environmental Services	Cleaning of offices and homes, urban waste collection and recycling street cleaning, energy generation from waste.
4.	Building and construction	Metal works, supplies of building materials, block and roofing works, plumbing and electrical, finishing (tiling, paintings, decorations, gardening)
5.	Health Services	Hospitals, pharmacies, pharmaceutical industries, drug supplies, accessory services (equipment maintenance, equipment supplies.
6.	Mineral Activities	Exploration, mining, processing, marketing, mineral testing, transportation ect.
7.	Power	Power generation and distribution, meter reading production and supply of electrical accessories, installation maintenance, renewable energy investments (solar, wild and hydro) ect
8.	Telecommunication Services	Telecommunication engineering services installation telephone wholesale and retail services marketing services. Ect
9.	Financial Sector	Banking, insurance, installation maintenance, marketing services, transportation
10.	ICT	Business centers, corporate communication, defence and security communication, installations and maintenance, satellite services, internet service ect
11.	Wholesale and retail	Warehouse, major distributors, supermarkets, corner shops, kiosk, open market shops, various forms of retail (mobile trading, internet trading) ect
12.	R&D Activities	Contract R&D market driven R&D, R&D management (commercialization of R&D results linkage management, fund sources consultancy, ect)

The agricultural sector shows the greatest promise for sustainable growth with the potentials to open various economic activities, create jobs and enhance industrialization. The figure below shows potentiality of palm tree:



From the above premises, one can agree with Al-Qaradawi in his submission that government ought to work out a modality to ensure utilization of diversified economy. He said:

ومن اللازم هنا- لكي تكتفى الأمة اكتفاءً ذاتيًا- أن تتم التنسيق بين جوانب الإنتاج المختلفة، فلا يُطغى فرع على فرع، ولا يُهمل جانب لحساب جانب آخر، فلا يحسن أن تُوجّه العناية إلى الزراعة مثلاً في حين يُهمل أمر الصناعة أو العكس، أو يُوجّه التعليم لتخريج أطباء وينسى المهندسون أو العكس أو يُهتم بالهندسة المدنية أو الميكانيكية و تُغفل الهندسة الألكترونية أو النونية.....<sup>47</sup>

It is necessary here, for a nation to be self reliance to perfect every aspect of different production/economy. An aspect must not be placed over another; and a section must not be neglected to grow another. It is not good to pay attention, for example and neglect manufacture and vice-vasa; or to tailor the education to produce medical expert and neglect engineering; or to focus civil engineering or mechanical and leave electrical engineering.

From the above submission, Al-Qaradawi agitates for both horizontal and vertical diversifications. Every sector must be judiciously and appropriately utilized. This is contrary to what Omotoye, cited by Adebayo, observed in case of Nigeria:

.... In the 1960s 'palm products, cocoa, groundnut, rubber, cotton, timber, tin etc' compete favourably with one another, in securing a big chunk of foreign exchange earnings for Nigeria, they were relegated to the background once the oil started booming owing to 1973 oil embargo. Oil, a wasteful asset, soon emerged as Nigeria's major foreign exchange earner. The fact of Nigeria being mostly agrarian economy was lost on the leaders and they also put the cart before the horse by pursuing urbanization before industrialization<sup>48</sup>

### **Domestic Industrialization**

At time people use industrialization interchangeably with economic diversification whereas the two terms though interrelated signify different concept. Industrialization could be one of the strategies of diversification. This is a deliberate and sustained application and combination of an appropriate technology, infrastructure managerial expertise and other important resources. It acts as a catalyst that accelerates the pace of structural transformation and diversification of economy, enable a country to fully utilize its factor endowment and sustainability.<sup>49</sup> Al-Qaradawi opines that improvement of domestic industrialization should be one of strategies for sustainable development required in the developing countries. He remarks that:

ولا سيادة حقيقية لأمة تعتمد على خبراء أجانب عنها في أخص أمورها، وأدق شئونها وأخطر أسرارها. ولا استقلال لأمة لا تملك قوتها في أرضها ولا تجد الدواء لمرضها ولا تقدر على النهوض لصناعاتها ثقيلة إلا باستيراد الآلة والخبرة من غيرها. ولا أستاذية لأمة لا تستطيع أن تبلغ دعوتها عن طريق الكلمة المقروءة أو المسموعة أو المسورة المرئية إلا بشرائها من أهلها القادرين عليها ما دامت لا تصنع مطبعة ولا محطة إذاعة ولا تلفاز ولا أقمار صناعية<sup>50</sup>

There is no real control with a nation that depends on foreign expert on its core issues, sensitive matters and delicate secrets. A nation that cannot produce food by itself provide medication for its sick and develop its major industries except through importation of machine and technical-know how. There is no leadership for a nation which cannot manage its information through readable and audiovisual media except with importation from those who possesses it since it could not produce printing machine, radio and television stations and satellite.

Part of what Islam approves as standard of living is for every nation to develop a system that would provide the needs of its citizen within its territory without depending on foreign aids. There must be centers and institutions for knowledge and research as well as resources for implementation of findings in order to provide such needs. This would assure them full independence in all ramifications. For instance, a nation ought to build its security system without importation from foreign producers who may at any time restrict or destroy usefulness of their weapons. This assertion extends to the provision of health services; a nation which cannot provide cure for its citizens is under control of who provides it for them. Also, the nation is expected to effectively manage information and communication in all form of media effectively.

All what it requires to compete with USA, Japan and other industrialized nations are readily available in Nigeria. Raw materials in form of natural resources, human resources and favorable climate are in abundance. With all these, the manufacturing sector is sick as its average contribution to the nation's GDP over past many years has not gone beyond 5%. During those

periods neglect and maladministration on the part of the successive governments coupled with corruption and policy reversals have all rendered the sector weak and its contribution to national growth and development has been disappointingly low.<sup>51</sup>

### **Waste Minimization of Economic Resources**

As mentioned earlier, natural resources are bounty of Allah provided for human satisfaction. Negligence over proper use of those resources is not welcomed by Islam. Thus, warning such as: *وَلَا تَعْنُوا فِي الْأَرْضِ مُفْسِدِينَ* (and do not go about making mischief on the earth.)

(7:74) *وَيَسْعَوْنَ فِي الْأَرْضِ فَسَادًا وَاللَّهُ لَا يُحِبُّ الْمُفْسِدِينَ* (and they (ever) strive to make mischief on

earth; and Allah does not like the *Mufsidûn* (mischief-makers)) (5:64) are repeatedly mentioned in various portions of the Qur'an. This, according to Al-Qaradawi, covers both mischief among the people and abnormal use of Allah's provisions on earth.<sup>52</sup> There are many ways through which one may consciously or unconsciously waste resources. This occurs either by keeping it idle or poor management of it. The followings are some notable ways of resources waste and mismanagement in the contemporary time as observed by Al-Qaradawi.

1. Abandonment of habitable building till its collapse
2. Putting on of electricity-consuming garget (e.g. bulb) when it is not needed.
3. Wasting of excess food.
4. Non- cultivation of fertile land and non adaptation of modern agricultural tools to maximize the output. Poor storage and preservation process of farm products.
5. Negligence of animal resources that can yield profit. Lack of proper caring for domestic animals which eventually led to their sickness and death.<sup>53</sup>
6. Keeping Cash Idle<sup>54</sup>

The above shows that Islam does not allow an atom weight of useful item to be wasted without taking maximum advantages of it. The Prophet was reported to have said: إن الله كره لكم إضاعة

<sup>55</sup> المال (Verily Allah dislikes your resources wastage).

In addition to the above, Al-Qaradawi identifies act of extravagance and luxurious life style of wealthy individuals while having in their midst those who are living below poverty level. It is on this ground that Islam discourages Muslims from certain things like kitchen equipment made from gold or silver, image/frame made of gold and silver and so on. Furthermore, Al-Qaradawi condemns expensive lifestyle of those who hold authority of the nation and considers such as another way of wasting resources that ought to be used for the masses. He laments as follows:

كان الترف في نظر القرءان من أظهر أسباب الانحلال الإجتماعى والتدمير المعنوى  
للأمة ولاسيما إذا كثر المترفون أو أصبحوا أصحاب السلطة... ونهى القرءان عن  
الاسراف فى الانفاق والاستمتاع بالطيبات وأعلن أن الله تعالى لايجب المسرفين<sup>56</sup>

Extravagance, according to the Qur'an perspective, is a prominent factor for societal degeneration and spiritual destruction in nation; especially when extravagant people dominate state affairs. The Qur'an warns against extravagant spending and excessive material satisfaction it declare that Allah loves not the extravagant

The position that Islam construes on luxury is the same as position it holds on extravagance. This is because the two concepts are not the same but have close relations. One may live in extreme poverty and at the same time lives an extravagant life whereas luxury is peculiar to the rich alone. Thus, extravagance is to exceed a limit. Therefore, Qur'an praises those who maintain moderate position between greediness and extravagance in their financial

disposition: 'وَالَّذِينَ إِذَا أَنْفَعُوا لَمْ يُسْرِفُوا وَمَا يَفْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا' (And those, Who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes).

Q25:67). In addition Qur'an describes extravagance as part of attributes of Shaytan: 'إِنَّ الْمُبَدِّرِينَ'

'كَانُوا إِخْوَانَ الشَّيَاطِينِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا' (Verily, spendthrifts are brothers of the Shayatîn (devils), and the Shaitan (Devil - Satan) is ever ungrateful to his Lord. (Q17:26-27 and 16:29)

The expensive lifestyle of some Nigerians and the general culture of waste are alarming. Much of economic resources are frittered away so that one begins to wonder if the concept of saving and judicious use means anything to Nigerians. Natural resources and human resources are perennially wasted with no thought for tomorrow. The perplexing part is that they don't just waste, it seems like they are now exalting the culture of waste. The present culture of wastage cuts across all segments and strata of the society and knows no boundaries. There are some wastage indicators in Nigeria annual budget. While analyzing cost of government, Tokunbo cited by Onyishi and Innocent said:

At time poor Nigerians lacked water, electricity and quality school; budgetary proposal should reflect national soberness. The president should show strong political will by cutting down some allocations contained in the budget. These include ₦13b for local and international travels, ₦45b for stationary, magazine and newspapers, ₦17b for vehicles maintenance and furniture, ₦5b for training, ₦4b generators ₦9b for refreshment and meals ₦2.5b for computer software and ₦27b for research and development.<sup>57</sup>

In recent time, the Nigerian minister of petroleum, Mrs. Diezamin Allison-Maduke was alleged of spending over ₦13b in two years to charter and maintain private jet.<sup>58</sup> Another minister, Mrs. Oduval was also alleged of buying two cars with ₦225m.<sup>59</sup> In addition, many ethnic



groups in Nigeria indulge in extravagant spending over elaborate ceremony such as wedding, naming, birthday, burial, to mention just a few. This act of extravagance and luxuries in the part of wealthy Nigerian and extreme poverty experienced by the poor are enough to generate insurgence of various kinds as earlier observed by Al-Qaradawi.

## **Corruption**

Due to multifarious manifestation of corruption, it is difficult to give a capturing definition of the concept. The most prominent definitions share a common emphasis on the abuse of public power or position for personal advantages. The International Monetary Fund (IMF) defines it as “abuse of authority or trust for private benefit; and is a temptation indulged in not by public officials but also by those in position of trust or authority in private enterprises or non-profit organization”.<sup>60</sup> According to World Bank and Transparency International, corruption is abuse of public offices for private gains for the benefit of the holder of the office or some third party.<sup>61</sup> The United Nations Convention against Corruption (UNCAC) and Independent Corrupt Practices Commission (ICPC) in attempt to define corruption only mention specific acts of corruption. They state that “corruption includes bribery, fraud and other related offences”.<sup>62</sup>

Al-Qaradawi contents with mismanagement of resources and squandering of public funds which ought to be used on project that have direct bearing on human development. He advocates as follows:

ولا نريد من رؤسائنا وامرائنا أن يكون مثل أولئك الأكابر ولكن نريد منهم أن يتقوا الله في المال العام ولا يجابوا به الأقارب والأصهار والموالين... ولا ينفقوه على السيارات الفارهة والمكاتب الفاخرة والاستقبالات الباهرة والولائم الدسمة والأسفار المكلفة والأحفال المبالغة وغيرها...<sup>63</sup>

We do not expect from our leaders to be like the dictators. We however want them to fear Allah in regard to the public fund; they should not use it to favour relatives, in-laws, supporters... and they should not spend it in purchasing expensive cars, magnificent offices, spectacular entertainment, costly ceremonies and self impose travels and exaggerated parties and so on.

However, looking at Nigeria record on leadership and corruption; one may agree with Ogbeidi that virtually all the leaders come to power with the sole purpose of enriching themselves and their cronies rather than offering selfless service to the nation and its people.<sup>64</sup> However, any attempt to give detail account of corruption cases in Nigeria would require voluminous work.

Corruption is a widespread phenomenon and its effects are immeasurable leaving economy with an untold hardship that affects economic political and social spheres either directly or indirectly. This has compelled successive Nigerian governments to take serious measure against corruption this include the establishment of agencies, commissions and other bodies charged with the responsibility of curbing corruption; it also involve initiative designed to minimize corruption to the bearably minimum this include:

1. Economic and Financial Crime (EFCC)
2. The Independence Corrupt Parasite and other Related Offence Commission (ICPC)
3. Code of Conduct Bureau (CCB)
4. Nigeria Extractive Industries Transparency Initiative (NEITI)
5. Budget Monitoring and Price Intelligence Unit (BMPIU)
6. Nigeria Investment Promotion Commission NIPC
7. Ethical Re-Orientation Campaign (ERC) of second republic
8. War Agencies Indiscipline (WAI) Bukhari/Idiagbon' regime
9. Committees on Corruption and other Economic Crime (CCEC) and War Against Corruption (WAC) of Babaginda's regime
10. War Against indiscipline and corruption (WAIC) of Abacha's regime

Other efforts include probe panel commission of enquiring and tribunal, money lundry Act 2003, advance free fraud related offence act of 1995 foreigner exchange act 1995 corrupt practices and other related offence act 2000 among others.<sup>65</sup>

## **Conclusion**

From the forgoing, sustainable development is inevitable challenge in the developing nations including Nigeria. Nigeria is endowed with abundant natural and human resources which ought to place the country in the front list of the developed nations. For a country having population of 150m, largest producer of columbite and 6<sup>th</sup> of largest oil-producing countries and of great potentials in agricultural economy to be paradoxically counted among the 15 poorest countries raises a serious question. This unfriendly situation has called for several attempts to move the nation for where it is presently to where it ought to be among the developed nations. Many researchers have identified problems and suggest solutions, but persistent condition call for more approaches.

Al-Qaradawi, a human right advocate and Islamic scholar and activist per excellent, has attended to many challenges facing Muslim nations. On sustainable development that would take care of every citizen, the opinion offered by him if properly implemented would have a long way in assuring a meaningful development. For instance, if Nigeria from time to time update its development planning and follow it up with proper implementation and periodic evaluation of its progress, the situation would have improved better.

Majority of employable human resources who are being wasted due to unemployment could be accommodated in diversified economy which Nigeria is yet to develop as against over dependence on mono-cultural economy of crude oil exportation. Functional education must be offered to boost the quality of human capital and facilities must be put in place for implementation their research findings.

Industrialization should replace importation of foreign goods so that expenditure would be reduced and employment creation be ensured. Habitual culture of wastage of all kinds of resources should be discouraged and persistence of any individual be punished. Corruption which has become norms to every Nigeria should be drastically reduced to bearable minimum.

## **Notes and References**

---

<sup>1</sup>.T.S, Gyang, 'Human Resources Development in Nigeria: Roadmap for Vision 20:2020' *International Journal of Economic Development Research and Investment*, Vol. 2, No. 1, (April, 2011), 7.

2. R.I. Adebayo, a Study of Some Factors Contending with Sustainable Development in Nigeria: A Muslim Perspective' in *Culture, Science and Sustainable Development in Africa*, K. Opoku-Agyemang (ed) (Ghana, the University Press, University of Cape Coast; 2011), p. 208.
3. Y. A. Al-Qaradāwī, *Dawru-l-Qiyam wa-l-Akhlaq fi-l-Iqtisadi-l-Islami*, (Cairo: Wahabah Publication; 1995).
4. M. H. Jonathan, *Basic Principles of Sustainable Development*, (USA; Global Development and Environment Institute, Tufts University, 2000), p. 5.
5. R.I. Adebayo, *A Study of Some Factors Contending with Sustainable Development in Nigeria: A Muslim Perspective*, p.206.
6. S.O. Oluwatobi and I. O. Ogunrinola, 'Government Expenditure on Human Capital Development: Implications for Economic Growth in Nigeria', *Journal of Sustainable Development, Canadian Centre of Science and Education*, Vol.4, No. 3, (2011), p.73.
7. Geoffrey McNicoll, *Population and Development: an Introductory View*, (New York: Population Council, 2003) No.173, p.4.
8. Tolu Lawal and Abe Oluwatoyin, 'National Development in Nigeria: Issues, Challenges and Prospects' *Journal of Public Administration and Policy Research*, Vol. 3, No. 9, (Nov. 2011), pp.237-238.
9. M.A. Jonathan, *Basic Principles of Sustainable Development*, p.13
10. Ibid. pp.13-14
11. R.I. Adebayo, *A Study of Some Factors Contending with Sustainable Development in Nigeria: A Muslim Perspective*, p.207.
12. ....
13. Y.A. Al-Qaradawi, *Dawru-l-Qiyam*, p.77
14. Ibid. p.78
15. I.O. Marcellus, Development Planning in Nigeria: Reflections on the National Economic Empowerment and Development Strategy (NEEDS) 2003-2007', *Journal of Social Sciences*, vol.20, No.3, 2009, p. 197
16. Ibid. p. 198
17. Tolu Lawal and Abe Oluwatoyin, 'National Development in Nigeria: Issues, Challenges and Prospects' pp. 237-238 and F. Ogwumike, 'The Effect of Macro-Level Government Policies on Rural Development and Poverty Alleviation in Nigeria', *Journal of Social Science*, Vol. 1, No.1, (1995),p.92
18. I.O. Marcellus, 'Development Planning in Nigeria: Reflections on the National Economic Empowerment and Development Strategy (NEEDS) 2003-2007' p.202
19. Tolu Lawal and Abe Oluwatoyin, 'National Development in Nigeria: Issues, Challenges and Prospects' pp. 238
20. National Planning Commission, *Meeting Everyone Needs, National Economic Empowerment and Development Strategy (NEEDS)*, (Abuja: 2004), p. 2
21. Ibid.
22. U. J. Onwuma, *Assessing Development Plans in Nigeria: A Case of Vision 20: 2020*, , retrieved from <http://infodownloadables.blogspot.com/2010/10/assessing-development-plans-in-nigeria.html>, 2010, September 2014
23. Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.
24. E.I. Amoke, 'Globalization and National Development in Nigeria: Problems and Prospects', *Journal of Social Policy and Society*, Vol. 3, No. 3, (2008), p.99.
25. T.S, Gyang, 'Human Resources Development in Nigeria: Roadmap for Vision 20:2020', p.70
26. Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.
27. Emmanuel Amoke 'Human Resources Development and the challenges sustainable Development in Nigeria

- 
- <sup>28</sup> T.S, Gyang, ‘Human Resources Development in Nigeria: Roadmap for Vision 20:2020’
- <sup>29</sup> Ibid.
- <sup>30</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.183
- <sup>31</sup> Ibid.pp.375-379
- <sup>32</sup> I. I. Bukhari, *Sahihu-l-Bukhari*, (Cairo: Daru-l-Fikr, 1989).
- <sup>33</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.
- <sup>34</sup> I. I. Bukhari, *Sahihu-l-Bukhari*,
- <sup>35</sup> K. Asaju, et.al, ‘The Rising Rate of Unemployment in Nigeria: The Socio-Economic and Political Implications’ *Global Business and Economic Research Journal*, Vol.3, No.2, (2014), p.22
- <sup>36</sup> World Trade Report, ‘Natural Resources: Definitions, Trade Pattern and Globalization’, in *Trade in Natural Resources*, (2010), p. 46
- <sup>37</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, pp. 131-134
- <sup>38</sup> Razaq Lawal Aluko, .....
- <sup>39</sup> Martin Hvidt, ‘Economic diversification in GCC Countries: Past Record and Future Trends’, *Kuwait Programme on Development, Governance and Globalization in Gulf States*, (London: School of Economics, No.27, 2013), p.5
- <sup>40</sup> Ibid
- <sup>41</sup> Ibid
- <sup>42</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, pp
- <sup>43</sup> Enoma Anthony and Isedu Mustafa, ‘The Impact of Financial Sector Reforms of Non-Oil Export in Nigeria’ *Journal of Economics*, vol.2, No.2, Kamla-Raj, 2011, p.115
- <sup>44</sup> I.O. Marcellus, Development Planning in Nigeria: Reflections on the National Economic Empowerment and Development Strategy (NEEDS) 2003-2007’, *Journal of Social Sciences*, vol.20, No.3, Kamla-Raj, 2009, p. 203
- <sup>45</sup> E.C. Eboh, Agricultural Economics of Nigeria: Paradoxes and Crossroads of Multimodal Nature, an inaugural lecture of University of Nigeria, Unsuka, p.51
- <sup>46</sup> .....
- <sup>47</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p
- <sup>48</sup> R.I. Adebayo, a Study of Some Factors Contending with Sustainable Development in Nigeria: A Muslim Perspective’ in (ed) K. Opoku-Agyemang *Culture, Science and Sustainable Development in Africa*, Ghana, the University Press, University of Cape Coast, 2011, p.218
- <sup>49</sup> K. A, Obadan and O.A, Adediran, ‘The Role of Industrial Sector in the Economic Development of Nigeria’, *Journal Management and Society*, vol. 1, No. 2, 2010, p.9
- <sup>50</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.178-179
- <sup>51</sup> K. A, Obadan and O.A, Adediran, ‘The Role of Industrial Sector in the Economic Development of Nigeria’, *Journal Management and Society*, vol. 1, No. 2, 2010, p.10
- <sup>52</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, pp160-161
- <sup>53</sup> Ibid p.234
- <sup>54</sup> Ibid. p.
- <sup>55</sup> Ibid, p.235
- <sup>56</sup> Ibid, p.
- <sup>57</sup> T.O. Onyishi, and O.I Eme, The Presidency and Cost of Governance in Nigeria: A Case of Jonathan’s Administration’, *Arabian Journal of Business and Management Review*, vol. 3, No. 2(Sept. 2013), p. 3
- <sup>58</sup> The Nigerian Tribune, 30<sup>th</sup> June, 2014
- <sup>59</sup> .....
- <sup>60</sup> International Monetary Fund, Economic Issues: Improving Governance and Fighting Corruption in the Baltic and CIS Countries, (July, 2000), p.3

- 
- <sup>61</sup> M.M. Ogbeidi, "Political Leadership and Corruption in Nigeria since 1960: A socio-economic Analysis, *Journal of Nigeria Studies* Vol.1, No2, (2012), p.5
- <sup>62</sup> Ibid.
- <sup>63</sup> Y.A. Al- Qaradawi, *Dawru-l-Qiyam*, p.
- <sup>64</sup> M.M. Ogbeidi, "Political Leadership and Corruption in Nigeria since 1960: A Socio-economic Analysis, p.10
- <sup>65</sup> E.R. Mathew et al, 'Analysis of Corruption and Economic Growth in Nigeria' *Afro Asia Journal Social Science* Vol.4 No.4 (2013) pp.7-8