



USURY AND ITS IMPLICATION ON THE ECONOMY OF MUSLIM CIVIL SERVANTS IN NASARAWA STATE, NIGERIA

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Tefeciliğin, Nijerya Nasarawa eyaletindeki Müslüman devlet Memurlarının İktisadi durumuna Olan Etkisi

ÖZ

Faiz ve faizle yapılan işlemler, İnsanların iktisadi durumuna olan olumsuz etkileri nedeniyle İslam dini tarafından kınanmaktadır. Bu makalenin amacı Nijerya'nın Nasarawa eyaletinde kooperatif topluluklarının uyguladığı faizin Müslüman devlet memurlarının refahına olan etkisini araştırmayı amaçlamaktadır. Bu amaçla literatür taraması ve saha araştırması yapılmıştır. Bu araştırma, Müslümanlara faizli işlemlerden kaçınmalarını öğütlemesi açısından önem arz etmektedir. Müslümanlar, dini kurallar ve iktisadi durumlarına olan olumsuz etkileri nedeniyle faizli işlemlerden uzak durmalıdır.

Araştırma, Nasarawa eyaletindeki devlet memurları faizli işlem yapan kooperatif ve bankalardan dolayı zor duruma düştüklerini ve finansal dalgalanmalardan olumsuz etkilendiklerini ortaya koymuştur. Müslüman devlet memurlarının işyerlerinde faizsiz işlem yapan kooperatifler kurmalarını veya bu kooperatiflere katılmaları tavsiye edilmektedir.

Anahtar Kelimeler: Faiz, Müslümanlar, Memurlar, İslâm, Ekonomi, Nasarava.

Usury and its Implication on the Economy of Muslim Civil Servants in Nasarawa State, Nigeria

ABSTRACT

The practice of interest among Muslims is a condemnable act by Islam because of its logical consequences on the economy of people. This paper aims to survey the implication of interest on the economy of Muslim civil servants of Nasarawa state, to be specific the interest charges by the cooperative societies when a member collect any facility. The methodology used is both library and fieldwork where books were consulted and interviews were equally conducted. This research is significant as it would serve as a clarion call to the Muslims who are either consciously or unconsciously involved in the transactions that have an interest or any of its elements, to speed up and desist from partaking in the interest. Muslims should avoid the consumption of interest in their financial transaction. The findings revealed that most Muslim civil servants in Nasarawa state, use to collect loans from the cooperative societies or banks that charge interest and continue to suffer from financial volatility until they have paid off and their economy is not in an equilibrium position. It is recommended that Muslim civil servants should join Islamic cooperative societies in their places of work and where there is none at all, they should hasten in establishing one.

Keywords: Interest, Muslims, Civil Servants, Islam, Economy, Nasarawa st.

Introduction

Human life is very important as well as his survival on earth and for him to be able to worship Allāh with security and calmness, that is why his life is attached to wealth so that all or part of his needs can be fulfilled by utilizing the wealth given to him to purchase items that would serve as a necessity.Allāh says:

٤٦: پې بې بې بې بې بې بې بې بې بې بې ځانکهف: ٤٦

Wealth and children are the adornments of the life of this world. But the good righteous deeds, that last, are better with your Lord for rewards and better in respect of hope (Q18: 46).

Any set of people that want their earnings to be blessed has free will to do so. The economy is important in the growth of an individual and nation, the provision of law in Islam have taken care of the entire life of human beings as an individual and as a member of a corporate organization. The interest which has been categorically and specifically condemned by Allāh the law provides, but still a man in his nature of deviation and ungratefulness persistently transacts in it. Allāh says:

چه م ب به ه چالعادیات: ۲

Verily, man (disbeliever) is ungrateful to his Lord (Q100: 6).

During the farewell sermon of Prophet Muhammad (S. A. W) in his speech, he said the Interest of the day of ignorance is abolished, he vividly stated that: "usury is forbidden, and I make a beginning by remitting the amount of interest which 'Abbas bin 'Abdul Muttalib has to receive. Verily, it is remitted entirely" (An-Nadwī 317, Al-Mubarakpuri 394). Meanwhile, Muslim civil servants continue to patronize the conventional cooperative societies which operate and rely on the interest generated from the services rendered to its members. When a Muslim seek wealth or struggles to earn a living, he is, therefore, cautioned to seek what is lawful. Hamidullah in his book entitled "Introduction to Islam" stated that:

Islam guides its adherents in all phases and activities of life, in matters, material as well as spiritual, its basic teaching about economics is mentioned in several passages of the Qur'ān. The economic policy of Islam has also been explained in the Qur'ān, in most unequivocal terms. It is based on this fundamental principle that Islam has constructed its economic system (Hamidullah 140).

Abubakar cited Chaudhry as saying Islam considers interest as the most exploitative institution for humanity and has abolished its roots in its every form and manifestation (Abubakar 35). *Ar-Ribā* is prohibited by Allāh (SWT) in clear expressions and those involved in it are categorized as offenders to the law of Islam. According to the Glorious Qur'ān anyone that take interest should prepare for a war between Allāh and His Messenger and the consumer of interest in one hand.

O you who believe! Have Taqwā of Allāh and give up what remains from *Ribā*, if you are (really) believers. And if you do not do it, then take a notice of war from Allāh and His Messenger but if you

repent, you shall have your capital sums. Deal not unjustly, and you shall not be dealt with unjustly (Q2: 278-279.

Taking of interest is tantamount to war against Allāh and His Apostle (Abubakar 35). By implication any person who becomes acquainted with interest but confidently persisted in taking it after knowing the Islamic ruling on it, he/she is, therefore, waging a war against Allāh and His Apostle Muhammad (S. A. W).

Definition of Interest and Its Types

Interest is known as interest and *ribā* in the Arabic language. Ajani defined it as any extra money paid over the principal by a loanee to the loaner (Ajani xviii). It is prohibited in *Sharī'ah* (Ajani xviii). It is an additional money charge by the debtor for the creditor. Interest is commonly known as interest which is an excess additional increase in repayment of a loan or any facility collected and enjoyed by a person or member from any financial provider, be it a bank or cooperative society. It is also defined as an increase or growth. *Ribā* an Arabic word that means increase, addition, growth or augmentation (Farooq 2).

According to Ibn Rushd, jurists agreed that Interest is found in two things: sales and that which is established as a liability through sale, credit or other transactions (Ibn Rushd 158). The sources of funds for any cooperative society is through the businesses and other transactions such as loan given out to members, facilities distribute to members and non-members especially food items during festivities. The money accrued is joint and share as a dividend at the end of the financial year.

Although, it should be known that Islamic Cooperative Societies accept profit and reject the interest in their mode of operation. Interest is of two types these are:

1- The delayed one (*Ribāan-nasī'a* or *al-nasā'*) (Ibn Rushd 158).

According to Sahar et al, it refers to the boost or growth due to delay. It can be at the beginning of the transaction or on the maturity of the debt. In the case when the debtor is unable to default in payment of debt on maturity and the creditor gives additional time for the additional amount in return (Sahar et al 335).

2- Stipulated Excess (*Ribā al-fadl* or *tafādul*)(Ibn Rushd 158).

This type of interest happens when two things that are the same in nature and value are exchanged unevenly. For example, a kilo of barley is being exchanged for ten kilos of barley (Sahar et al 335).

The Practice ofInterest among Muslim Civil Servants

It is unarguable that conventional cooperative society is vehemently sustained by the interest charges from individual members and from what is generated from the various businesses engaged in. Olotu, categorically in an interview stated that it is the interest that sustained the conventional cooperative societies while the Islamic cooperative society model relies solely on the lawful business transactions carried out by the management team of the cooperative society. Buhari Murjanatu, have clearly expressed that the practice of Interest among Muslim civil servants can only be stopped if the loan and facilities are given without interest charges. If not she said in one way or the other the civil servants are into the active participation of consuming interest except and until one is not willing to collect the loan.

Cooperative societies are commonly known among civil servants in the Ministries as (CTLS) Cooperative Thrift & Loan Society. Most of the Muslim civil servants in Nasarawa state are members of either one or two cooperative societies particularly in an institution like Nasarawa State University, Keffi where there are several cooperative societies in existence. Some of these cooperative societies registered with the former Ministry of Commerce and Industries but later the name of the Ministry was changed to Ministry of Trade, Industry and Investment include among others:

- 1. ASUU Multipurpose Cooperative Society (ASMCSL) Nasarawa State University, Keffi, branch.
- 2. NSUK Health Services Multipurpose Cooperative Society Limited
- 3. *Al-Qiraad*Multipurpose Cooperative Society (Zero Interest)
- 4. NSUK Muslim *Ummah*Multipurpose Cooperative Society (NUM-CS)
- 5. NSUK Staff Cooperative and Thrift Society
- 6. SSANU-PROIFED Cooperative Society
- 7. High Court of Justice CTLS, Lafia
- 8. Nasarawa State Hospital Management Board Staff Cooperative, Thrift and SocietyLimited, Lafia
- 9. Ministry of Education StaffCTLS (MOECTLS)
- 10. NBS Multipurpose Cooperative Society Limited
- 11. Ministry of Commerce and Industries (MCIC) Multipurpose Cooperative Society Limited
- 12. Nasarawa State Transport Service (NTS) Staff Multipurpose Cooperative Society Limited
- 13. Staff Audit Department CTLS Limited
- 14. Office of the Secretary to the State Government Staff Multipurpose Cooperative Society Limited
- 15. Ministry of Local Government and Chieftaincy Affairs CTLS
- 16. Agency for Adults and Non-Formal Education Multipurpose Cooperative Society Limited
- 17. Nasarawa State Sports Academy Staff Welfare Cooperative Society Limited
- 18. College of Agriculture Registry Department CTLS
- 19. The staff of History Department College of Education Akwanga CTLS Limited
- 20. Judicial Service Commission CTLS
- 21. Ministry for Rural and Community Development CTLS
- 22. Nasarawa State University Faculty of Agriculture CTLS.

Source: Nasarawa State Ministry of Trade, Industry and Investment

Ansari, while commenting on the prohibition of Interest as it contained in verse 130 of *sūrat Āl-'imrān* where Allāh says:

چىدىد ئائائە ئە ئو ئوئۇ ئۇ ئۆ ئۈ ئۈ خان جآل عمران: ١٣٠

O you who believe! Eat not *Ribā* (Interest) doubled and multiplied, but fear Allāh that you may be successful (Q3:130).

He highlighted two important points that are worthy of being noted:

(a) While banning *ribā*, the Glorious Qur'ān has forbidden not only interest but also interest in other forms. Because according to the best authorities, the word *ribā*,which means literally "an excess or addition" denotes as a term of economics 'any addition, however slight, over and above the principal sum lent. Because *ribā* is generally translated as Interest and because in modern parlance 'Interest' signifies only an 'exorbitant rate of interest', some people have fallen into the error that what the Holy Qur'ān has forbidden is an excessive rate of interest (Ansari 307).

Habiba Ibrahim says Muslim civil servants are taking Interest for granted which is a heinous offence in Islam and one can manage what he/she is receiving without collecting the loan or can participate in monthly contributions with colleagues. Abubakar Muhammad Ahmad, in his view, said for one to reject Interest, let there be contentment with what one is earning and should be able to manage the little without living a high life of pride.

Islamic Ruling on Economy

The two economic systems that operate in the world which are conventional and Islamic model operates differently, while the conventional one exists more in theory than in reality and more of the exception than the rule, the Islamic economy is rooted in faith in the Qur'ān and *Sunnah* as the basic sources of generating law that guides the business activities which can make it *sharī'ah* compliant (Usman 6). Azmi, stated that Qur'ān does not provide details of fiscal policies but there are some economic teachings and guiding principles which determine such policies (Azmi 27).

Participation of Muslims in trade and commerce that are lawful is encouraged (Doi 348) by Islam to have a vigorous society that would be autonomous and economically strong. This is not restricted to one sector but includes the other sectors such as private and public sectors which can make one earn a living and survive in life. The economic drive is through the businesses and partnership with other people either in the same country or which may warrant travelling. Allāh says:

چې چې چ چ چ چ چ د لمزمل: ۲۰

......Others travelling through the land, seeking of Allāh's Bounty, (Q. 73:20).

Another verse says:

چ ٹ ٹ ٹ ٹ ف ف ف ق ق چفاطر: ١٢

..... And you see the ships cleaving (the sea-water as they sail through it), that you may seek of His Bounty and that you may give thanks (Q. 35:12).

Furthermore, the Qur'ān says:

Then when the (*Jumu'ah*) *Salāt* (prayer) is ended, you may disperse through the land and seek the Bounty of Allāh (by working, etc.), and remember Allāh much: that you may be successful (Q. 62:10).

The above verses indicate that Allāh bestowed a lot of bounties for His creatures particularly human beings for their consumption. He spread on the surface of earth huge bounties which are known as treasures of Allāh (*Khaẓāinullāh*) so that they can be utilized righteously. Ajani, in his thesis on the approach of Islamic economy he stated that:

It is an established reality that man spends a major part of his time and efforts on the activity to get his necessary means of living like food, cloth and shelter and others. It is also clear that he interacts

with others during his activities to get these means of living and since he lives within a society with which he must interact, there must be, therefore, a rule which will make the interaction flow well among the society because total freedom cannot be guaranteed in every society otherwise there will be disorderliness therein. The struggle to get the necessities of life falls under the Islamic economy and all that it entails must be *Sharī'ah* compliant before it is called Islamic economy, to which everybody should submit (Ajani 82).

According to Ajani, the Islamic economy is established on the Islamic belief ('*aqīdatul – Islāmiyyah*) since there is a connection between life on the earth and the hereafter. Whoever comes to this world must engage in one economic activity or the other to survive whereas his survival in the hereafter depends on how he manages his life on the earth which compels him to comply with the dictates of *Sharī'ah* in his economic dispensation and other activities (Ajani 82). Muslims should believe that every wealth which is the result of economic activities belongs to Allāhand that He is its Core Possessor. This is followed by the fact that Allāh created everything for the benefit of man and that is why man is required to exploit them in a way laid down by Islam and sought for and utilised in a way to attract Allāh's pleasure. The result of this is that this world is only a means and not the end (Abdul-Karim 40).

Islam is fully aware of human nature as regards the love for gathering wealth and does not oppose this idea, but requires fair play in wealth gathering and dispensation. It is with this regard that Allāh described the immense love that human beings have for wealth where He says:

چۇ ۋ ۋ و و چالفجر: ٢٠

And you love wealth with much love (Q. 89:20).

Application of moral character in economic activities is also inevitable in the Islamic economy especially, when it involves dealing with others in a society where love and cooperation are needed for the survival of such society. Islam makes it that every capable individual is required to be a worker in Islam and should not be an idle human being.*Imām* Hasan Al-Bannā had suggested compulsory ten points for a Muslim who wants to reform his personality these are health, fine character, skill in reflection, capability to work for earning(Al-Bannā 14).

Effect of Interest in the Civil Servant's Economy

In any prohibition, there is safety for humanity and also any commandments of Allāh consist of benefits to the people. Shahata, stated that *ribā* should be excluded from all transactions whether in cash or in-kind, accomplished or suspended and intended for investment or consumption (Shahata 51). Muslim civil servants actively participate in the monetary contribution of cooperative societies in Nasarawa state, based on this, they are also not exempted from enjoying the benefits gained through the activities of the cooperative societies.

However, even though there is benefit in the services rendered for co-operators, there is still a negative aspect of it. In a time of financial needs to undertake a project that requires funds and a member can't do it with his/her earnings, there is no option but rather to succumb and face the consequences of overpayment of what has been credited to his/her account. That is where the interest issue arises in a conventional cooperative society. The following can be said to be among the effect of interest in the economy of Muslim civil servants who collect loans/facilities from the interest-based cooperative society:

- 1- Overburdened with the much interest charges. Any interest no matter how little it is makes the debtor suffer a lot and disorganises his budget;
- 2- Adjustment in his/her expenditure throughout the repayment period;
- 3- *Ribā*hinders the circulation of money (Shahata 51);
- 4- The inability of the debtor to meet up with day-to-day home needs;
- 5- It is exploitation by the creditor;
- 6- The creditor (cooperative society) has an advantage of self-enrichment through the interest charges against the loan collectors;
- 7- It makes some civil servants lazy and lack the idea of entrepreneurship and agricultural participation but only misuse the funds borrowed;
- 8- People who practice *ribā* become indolent and dependent (Shahata 51-52).

The type of loan given by the cooperative society is among the guaranteed loan with a definite increase (Dawabah 152) because a certain percentage is charged. For instance, like that of ASUU Multipurpose Cooperative Society in its emergency loan, the interest rate is 20%, ordinary or regular loan 10%, non-regular loan 15%, housing loan 15%, commodity loan 8% for members while non-members 10% and contingency loan 10% respectively (Bye-Law of ASUU Multipurpose Cooperative Society 15-17).

9. Interest as a mechanism of inequitable redistribution of wealth

- 10. Interest as exploitation of the needy
- 11. Inflation and
- 12. Hampering the economy (Gorontalo 268).
- 13. Economic instability (Shahar et al 338).

The position of Islam contained in the verses below is a condemnation of Interest as an economic practice Moreover, there is punishment for the perpetrator's Ibn 'Abbas said:

On the Day of Resurrection, those who consume *ribā* will be resurrected while insane and suffering from seizures.

Allāh says on the punishment for dealing with *ribā*:

چاً ٻ ٻ ٻ ٻ پ پ پ پ ڀ ڀ ڀ ڀ ڀ چ البقرة: ٢٧٥

Those who eat *Ribā* (Interest) will not stand (on the Day of Resurrection) except like a person beaten by *Shaitān*(Satan) leading him to insanity.

No blessing of Allāh in the wealth acquired through ribā,

چىتى تى ئى ئى كە چالىقرە: ٢٧٦

Allāh will destroy *Ribā* (Interest) and will give increase for *Sadaqāt* (deeds of charity, alms, etc.) and Allāh likes not the disbelievers, sinners.

The other things contained in the verses are waging a war against Allāh and His Messenger on one side and the consumer of $Rib\bar{a}$ on the other hand, multiple charges of $Rib\bar{a}$ by the creditor that give loan to the debtor when the latter cannot pay on the agreed period, is prohibited and hellfire is the

destination for the creditor if he/she did not repent. Prophet Muhammad (S. A. W) at the farewell sermon cautioned Muslims to abstain from any dealing related to *Ribā*, ... The Interest of the days of ignorance is abolished (Kilani 43). The Hadith on the prohibition of *Ribā* is as follow:

The Prophet (S. A. W) forbade the acceptance of the price of a dog or blood, and also forbade the profession of tattooing, getting tattooed and receiving or giving *Ribā* (Interest) and cursed the picture-makers (Bukhari 169 299).

Based on the above discussion the ruling of *Sharī'ah*on *Ribā* and uncertain business which has an element of uncertainty (*Gharar*) is unlawful because of its inflation in financial hardship on the debtor. Interest implies that it has two major consequences on the economy of anyone that transacts with it. Hajaratu Bawa Ajegena, in her view, said Interest is a serious problem that makes the debtor suffer a lot as the charges are high on the loan or facility enjoyed by the co-operator, while the creditor in return benefits from the services rendered to the debtor.

Ordinarily, any member of a cooperative society, be it conventional or Islamic type, is supposed to have access to the facilities that the management of the cooperative societies purchase and provide for the members. According to Angulu Umar Suleiman, Muslim civil servants in Nasarawa state have a vital role to play in eliminating interest in the operation of the conventional cooperative society, he is of the view that co-operators can change their bye-law during the Annual General Meeting (A. G. M.) or Ordinary General Meeting (O. G. M.), it is easy to make their voices heard and influence this change or removing interest charge which implies downgrading their economic prosperity.

Although Angulu, stated categorically that it is the interest that is sustaining the conventional cooperative society. The temporary staff who manages the activities of the cooperative society are paid a salary with the interest generated through the businesses engaged by the cooperative society. Habiba Ibrahim is of the view that Interest has a logical implication on the economy of an individual whether civil servant or a businessman, it attracts punishment of Allāh, no blessing in the wealth mixed with interest or acquired through unlawful means.

The economy of a nation and government, civil servants and business people can prosper when it is possessed in a way that is allowed Islamically but alas, any deviation from Islam, is destruction against the wealth. This is by the verse of the Glorious Qur'ān where Allāh says:

Allāh will destroy *Ribā* (Interest) and will give increase for *Ṣadaqāt* (deeds of charity, alms, etc.) and Allāh likes not the disbelievers, sinners (Q 2:276).

For earning the blessing of Allāh in our life and wealth, Muslim civil servants should strictlyand sincerely adhere to Islamic teachings on wealth acquisition and spending.

Ways to Abstain from Interest

When we reflect on the verses and *ahādith* that deal with the subject matter of Interest (*ribā*) we have no option rather than to surrender ourselves to the injunctions of the Qur'ān to achieve salvation in the hereafter. Rabi Mudi Dikko and Maryam Ahmad Maikasuwa shared the same view on the implication of Interest in the economy of Muslim civil servants. According to them in Islam Interest is prohibited and some collect loans without any plan for proper utilization of such money which in the end resulted in having a serious shortage in their salary during the repayment period, it is a great burden and they cannot meet up with financial obligations. Tactically and practically, Muslim civil servants and the rest of Muslims can refrain from involvement in the practices of Interest in their financial activities by following the steps below:

- 1. Total implementation of Qur'anic verses which caution them to abstain from riba
- 2. To have the sincere fear of Allāh as the lawgiver by obeying Him.
- 3. To disengage themselves in any cooperative societies and businesses that operate based on Interest derivation as its way of sustainability.
- 4. To join the existing Islamic cooperative societies which are known for zero interest operation and to establish more of its type.
- 5. To promote the lawful earning and forbid unlawful earning and transactions in their places of work.

Conclusion

Since the practice of Interest among Muslims is a condemnable act by Islam because of its logical consequences in the economy of peopleMuslims should avoid consumption of Interest in their financial transactions so that they can comply with the law of Allāh. However, even though a lot of texts in both the Qur'ān and *Ahādith* (*annuṣūṣ*) on the prohibition of consuming interest human beings refuse to cease from a transaction that is mixed with interest. Muslim civil servants as an ambassador of Islam in their different places of work can be the vanguard of change in the public service where gradually and strategically the law that allows for Interest charges can be replaced with the one that prohibits the use of Interest.

Recommendations

The following are part of the recommendations for this paper:

- 1. Muslim civil servants should try as much as possible to join hands with those that have established a zero interest cooperative societies in their departments, units and ministries so that they can also initiate the financial institution that operates without Interest;
- 2. Islamic scholars should be consulted by the Muslim civil servants to explain to them the wrath for those who consciously or unconsciously consume Interest;
- 3. Muslim civil servants should desist from participation in any interest-based cooperative society;
- 4. The body like the International Institute of Islamic Banking and Finance and other related organizations should organize seminars for Muslim civil servants on the advantage of free interest monetary transaction;
- 5. Muslim civil servants should sincerely accept and implement the law of Allāh completely and abstain from the path of the devil (*Shaytān*).

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S/N	Name	Place of Work	Age	L. G. A	Date of Interview
1	Ismaila Olotu Abdullahi	Nasarawa State University, Keffi	45	Nasarawa	14/01/2021
2	Hajaratu Bawa Ajegena	Ministry of Land	30	Nasarawa Eggon	10/08/2021
3	Angulu Umar Suleiman	Ministry of Health	48	Toto	10/08/2021
4	Habiba Ibrahim	Ministry of Health	28	Wamba	10/08/2021
5	Abubakar Muhammad Ahmad	Nasarawa State Judiciary	56	Obi	10/08/2021
6	Buhari Murjanatu	Ministry of Lands and Urban Development, Lafia	29	Nasarawa	10/05/2021
7	Alhassan Ahmad Atiku	Nasarawa State University, Keffi	37	Keffi	18/11/2020
8	Rabi Mudi Dikko	Office of Head of Service, Lafia	30	Lafia	07/10/2021
9	Maryam Ahmad Maikasuwa	Ministry of Education, Lafia	25	Lafia	07/10/2021

Table of Interviewees