

Islamic Welfare System as A Preference to Support Economic Development: A Panacea to The Welfare Challenges in North East Nigeria

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Abstract

The harmful fallacy in a capitalist economy is the payment of usury "interest" that plays an uncalled-for role in the system, which is based on exploitation, uncontrolled profit making, misappropriation of public funds, and increasing socio-economic inequality, which becomes the main feature of a democratic system of governance, the living conditions of the average citizen continuous to decline in North East Nigeria, this motivated the writing of this paper. Islamic welfare system encompasses human well-being, fostering a good life for all living beings, and nurturing a climate of love and affection. The article is geared to answer the question, how is the welfare system in Islam seen in the context of contemporary welfare challenges in North East of Nigeria? The article aims to examine the welfare system in Islam as seen in the context of contemporary welfare challenges. The paper is positional. The Methodology used in developing this paper is based on consultation of literature related to the subject matter. The paper finds that the living condition and welfare of the people is the prey, and the living conditions of the average citizen continue to decline. The paper recommends that governments ought to set up principles of socio-economic justice in the distribution of income and wealth; for the welfare of Muslims` Community. It concludes that Muslims should always manifest and advocate the practice of donations and feedings, voluntary expenditure, as well as Al-Waqf endowment for the benefit of the masses.

Keywords: Islamic Welfare, Socio-Economic Justice, Economic Development

Introduction

The divine commands from the Glorious Qur'an and Hadith of Prophet Muhammad (peace and blessings of Allah (S.W.T.) upon him) govern every individual's behavior.

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The fundamental principles guide decisions about how to live, what to spend, how much one can afford, how much one can satisfy one's needs, how to balance an individual's efforts with the interests of the community, and how to regulate the community's jurisdiction in a way that promotes an individual's health and development. Islam stresses the use of knowledge in exploiting natural resources to maximize their benefits to humanity (Hasanuz-Zaman, 1991). Allah (*SubhanahuWaTa'ala* (S.W.T) says:

"And He has subjected you to all that is in the heavens and all that is in the earth" ... (Quran, Surah Al-Jathiyah, (45:13)).

Man is encouraged to control matter and nature to meet his needs and make money through legal means. Man is advised by Allah (S.W.T.) to remember his share of the world's abundance. He says:

"And forget not your portion of lawful enjoyment in this world, and do good as Allah (S.W.T.) has been good to you and seek no mischief in the land" ... (Quran, Surah Al-Qasas, (28:77)).

Allah (S.W.T.) reminds His servants of His favor by creating dwellings, firm mountains, rivers, and a permanent location for them to live, all while allowing them to benefit from it. Rain is brought by Allah (S.W.T.) who made the clouds work for them so they may harvest their food. In addition, he invented commerce, new vocations, and ways to get money. Yet, most of them give little thanks for this (Al-Mubarakpuri, 2003). Allah (S.W.T.) says:

"And surely, We gave you authority on the earth and appointed for you their livelihoods. Little thanks do you give" (Quran, Surah Al-Araf, (7:10)).

As a result, as the verse above reveals, the Government must utilize the human and mineral resources that are made possible by Allah's favor and bounties. It also has a responsibility to prioritize providing opportunities that will benefit its citizens, encourage well-being, and lessen hardship. Therefore, it must start with those objectives that are inherently of the utmost significance on the list, such as the provision of food, which is found in land and water. Allah (S.W.T.) says:

"And it is He Who sends down rain from the sky for the growth of fruits for your sustenance. Therefore, do not knowingly set up rivals to Allah (S.W.T.)" (Quran, Surah Al-Baqarah, (2:22)).
"It is He Who has subjected the sea to your service, that you may eat fresh meat therefrom and that you may bring out of it ornaments to wear; and you see that ships plow their course

through it. He has done all this so that you may seek His bounty and so that you may pay thanks to Him" (Quran, Surah Al-Nahl, (16:14)).

Livestock is another source of food; in addition to providing clothing, shelter, and transportation, they also satisfy the sense of aesthetics. Remember that Islam is more than just praying, fasting during the month of Ramadan, or wearing certain clothes. It is also the core idea that one should use income and spend it out of love for Allah (S.W.T.) to lessen and ease humankind's suffering (Quran, Surah Al-Baqarah, (2:177)).

Welfare

Welfare is ensuring that individuals obtain their full entitlements. A government's, an individual's, or an organization's purposeful and planned endeavor is to ensure the welfare of its constituents, which encompasses health, education, happiness, comfort, prosperity, growth, and overall well-being (Abbasi, 2010).

It would be completely illogical not to refer to the Islamic State as a "Welfare State" given the overwhelming evidence for its welfare functions found in the Qur'an, Ahadith, and works of Muslim scholars. Al'Adl, or justice, is the fundamental tenet of an Islamic welfare system, which can govern social reform in all spheres of life until the last vestiges of Zulm, or the negation of al'Adl, are eradicated from the social and commercial structures that currently exist (Haider, 1981).

The material needs of the individual and their fulfillment have been so explicitly recognized by the Shari'ahas stated in a Hadith of the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) that:

"Any ruler who is responsible for the affairs of Muslims but does not strive sincerely for their wellbeing will not enter Paradise with us" (Al-Bukhari, 1987).

Drive for Conduct of the Article

Despite Nigeria's democratic transition after 1999, disconnections between official policies and citizen aspirations have persisted. Strikes, protests, and street demonstrations have continued to cause disruptions of varied degrees in public, social, and economic activity throughout the States.

Furthermore, according to a report issued by the National Development Program (NDP) under UNDP Nigeria 2017, the humanitarian situation in North East Nigeria is rapidly nearing famine levels, with significant food insecurity, malnutrition, and

exposure to disease. Fourteen million people in six States require humanitarian aid, with an estimated 100,000 experiencing famine-level food insecurity, and 6.9 million exposed to diseases due to a lack of access to health care (UNDP, 2018).

Ideal contemporary States frequently prioritize and respond to their residents' concerns and desires. North East Nigeria faces three major challenges:

- a) government corruption and mismanagement,
- b) increased insecurity,
- c) poor public infrastructure.

All things considered, the people's welfare and standard of living are the victims; the average citizen's life is becoming worse as a result of rising youth unemployment, deteriorating infrastructure, widespread and continuously rising rates of poverty, institutional failures in providing basic social services, and an increasing range of social crimes, corruption, and violence (Christopher, 1983).

North East Nigeria Origins

One of Nigeria's six geopolitical zones is the northeast. It consists of the six States of Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe, with an estimated combined population of approximately 26 million (Commission, 2006). This followed Colonel Yakubu Gowon, the military Head of State of Nigeria, who decided in 1967 to abolish the three colonially-created regions of Nigeria, north, east, and west, and established twelve new States in their stead (Provision, 1967), in reaction to the claim that there is a general belief that certain minority ethnic groups are dominated. The 1967 Decree resulted in the division of the previous northern area into three States: the North Central, North Western, and North Eastern States (UNDP, 2018).

Three nations border the Zone internationally: the Niger Republic to the north, the Republic of Chad to the east, and the Republic of Cameroon to the southeast (Nyako, 2015).

The people of the region were mostly agrarian before Britain conquered Nigeria in the latter half of the 19th century. They created an assortment of goods that were sent abroad and were self-sufficient in food. The region was perhaps the most prosperous in tropical Africa due to the growth of trade, crafts, and agriculture. People in the area traded to and from the coast as well as along the old routes over the desert to North Africa around the end of the 18th and the beginning of the 19th centuries. The welfare of the local populace was successful in the early 19th century (Effoduh, 2015).

Welfare during Prophet Muhammad's (Peace and Blessings of Allah (S.W.T.) Be Upon Him) Lifetime

The welfare system established by Prophet Muhammad (Peace and blessings of Allah (S.W.T.) be upon him) is divided into two phases: the Makkan period, which began in 610 CE and lasted until 622 CE. The Madinan period began with the arrival of the Prophet Muhammad (Peace and blessings of Allah (S.W.T.) be upon him) in Yathrib, which was later known as Madina-tu-Rasulullah (the City of the Messenger of Allah (S.W.T.)), in 622 C.E. and lasted until the Messenger's (S.W.T.) death in 632 C.E (Al-Mollah, 2008).

During the Makkan period, the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) encountered a disordered human society, with confused vision, strained relationships, entangled rights, and corrupted behavior. As a result, he began by reminding humanity of the truth, annihilating and abolishing all falsehoods, including "lies against Allah (S.W.T.)" and blasphemy. He restored and redirected their devotion to Allah (SWT) alone. He also dethroned those who claimed supreme sovereignty and restored them to their human status. This was accomplished by leading humanity to complete surrender and submission to Allah's will (S.W.T) (Hamid, 2004).

The Prophet (Peace and blessings of Allah (S.W.T.) be upon him) condemned the prevailing inequalities and niggardliness of the pagans and established several principles of social justice for the wellbeing of the Muslim community, as enunciated in the Glorious Qur'an and Sunnah:

- i. *Generosity* (Quran, Surah Al-Layl, (92:5-11)), "*helping the poor, the orphan, and the slave for the sake of Allah (S.W.T.)*" (Quran, Surah Al-Balad, (90:11-16)).
- ii. *The freeing of slaves* (Quran, Surah Al-Balad, (90:12-13)).
- iii. "*Preserving the life of baby girls by prohibiting burying them alive, preventing all unjust things*" (Quran, Surah At-Takwir, (81:8-9)) and establishing moral values such as: "*patience, tolerance, truthfulness, justice, and abstinence from all vices*" (Quran, Surah Al-Asr, (103:2-3)).

However, the Makkan period served as the welfare evolutionary doctrine and basic theoretical framework for the Islamic State of Madinah's realistic construction of an Islamic State structure. The Makkan passages inspired Muslims with the spirit of resurrection and the Day of Judgement, reward and retribution, as well as warnings about the world's distractions. It further underlined that every man is answerable for his actions before Allah (SWT), but not for the actions or offenses of his clan or tribe. That limited the upholding to the Muslim community rather than any tribal community (Al-Mollah, 2008).

In the Madinan phase, shortly after his migration in the year 622 C.E., the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) established a three-party covenant with Madinah's migrants, helpers, and Jews. This treaty, known as the Charter of Madinah, set the groundwork for the Islamic State, which was led by the Prophet (Peace and blessings of Allah (S.W.T.) be upon him). The little State's income was insufficient to fund large-scale social security and public welfare programs. Furthermore, the State was perpetually at war since its security was constantly threatened by the numerous invasions of the Quraish of Makkah and the intrigues of Jews in Madinah. Initially, the State's source of income was Zakah. Later on, the spoils of battle boosted the government's finances, with 4/5 of its expenditure going to soldiers and 1/5 going to the public fund for the needy. The Prophet (Peace and blessings of Allah (S.W.T.) be upon him) always provided financial assistance to the needy and poor, as well as monetary assistance to the sick, unsound people who were unable to earn, and those who were unemployed in the form of monetary assistance or employment (Al-Mollah, 2008).

The third source of wealth for the Islamic State of Madinah came in the early fourth year after Hijrah 626 C.E., when the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) evicted the Banu al-Nadir from Madinah without fighting and took all spoils as State property. The Qur'an considered it as *Fay'*, in which the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) used to alleviate hardship among Muslims, particularly immigrants, and Allah (S.W.T.) specified a portion from the spoils of war and *Fay`* for the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) and his family, then he gave the rest for the public's purpose as directed by Allah (S.W.T.). Also, near the end of the sixth year of Hijrah (628 C.E.), another *Fay'* of Fadak was gained (Al-Mollah, 2008) (Quran, Surah Al-Hashr, (59:6-9)).

In 628 C.E., the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) conquered a Jewish town Khaibar, and allowed its people to keep their land instead of distributing it among his soldiers. However, they were required to pay half (1/2) of their agricultural produce as a land-tax *Kharaj*. The same requirement applied to Wadil-Qura and Tayma, two more Jewish cities conquered by the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) in the seventh year of Hijrah, 629 C.E. (Hasanuzzaman, Economic Functions of an Islamic State, the early experience, 1991).

The Islamic State's fifth source of income was the *Al-Jizyah* contribution, which was instituted in the ninth year of Hijrah 631 C.E solely on men who could fight, in some Christian and Jewish settlements of Iylah, Adhru'Jarba'Maqna', and Dumat al-Jandal. The people subject to *Al-Jizyah* were known as *Dhimmi*s because they lived under the protection of the Islamic (Muslim) government, with no interference in their religious concerns. The fee varied according to the individual's financial position, with the average *Dhimmi* paying one Dinar per head per year (Al-Mollah, 2008). When the

condition of public revenue improved later on, the Prophet (Peace and blessings of Allah (S.W.T.) be upon him) increased his efforts to improve the welfare of people and boost living standards. The Prophet (Peace and blessings of Allah (S.W.T.) be upon him) began repaying the debts of poor Muslims who were unable to repay the sums or died without leaving any property to pay their debts. He developed a social security system that offered the bare minimum of necessities and comforts, which are considered absolute necessities for all inhabitants. The Qur'an has referred to the necessities for human needs as:

"Here in Paradise you shall go neither hungry nor naked; you shall neither suffer from thirst nor the scorching heat" (Quran, Surah Ta-Ha, (20:118-119)).

Thus, the scripture states that the requirements for human survival are food, clothing, water, and shelter/house. According to reports, the Prophet (Peace and blessings of Allah (SWT) be upon him) said:

"The son of man has no better right than he would have a house wherein he may live, a piece of cloth whereby he may hide his nakedness, a piece of bread and some water" (Tormidhi, Hno 2341, Hno 2341).

The Prophet (Peace and blessings of Allah (S.W.T.) be upon him) set down the maximum standard of living for his government officials in his statement where he said:

Whosoever is our official may marry if he is unmarried, may have a servant if he does not have one, may build a house if he does not have one, may have a conveyance if he does not have one. But if someone exceeds these, he commits a breach of trust or is a thief (Ahmad, No. 18044).

The Prophet (Peace and blessings of Allah (S.W.T.) be upon him) used full and efficient employment of all human and material resources to achieve an optimum rate of economic growth and improve the standard of living of all people by carefully controlling the available sources of income and encouraging the practice of Infaq donations and Sadaqah alms as a voluntary expenditure made by a Muslim, as well as Al-Waqf endowment as another element of societal welfare (Hasanuzzaman, Economic Functions of an Islamic State, the early experience, 1991). Allah (S.W.T.) mentions:

"You shall give to your relatives their due and to the needy and the wayfarers. You shall not be a spendthrift, as spendthrifts

are the brethren of Satan and Satan is ever ungrateful to His Lord" (Quran, Surah Al-Isra, (17:26-27)).

Understandably, *Infaq* and *Sadaqah* have functions for the welfare of the poor, family, *Ibn Sabil* (wayfarer), and orphans (Chapra, *The Islamic Welfare State and its Role in the Economy*, 1984).

The Prophet (Peace and blessings of Allah (SWT) be upon him) instilled in his people the concept of trust, *Amanah*. The Baytal-Mal's wealth is to be treated as Allah's (S.W.T.) wealth or public wealth, implying that the monies paid into the treasury were the common concerns of the people and were Allah's (S.W.T.) trust and the common property of the Muslims and that the leader/ruler or authority was only a trustee whose duty was to expand them on the society while allowing himself nothing more than a fixed stipend. This concept was practically adhered to by the pious Caliphs but accepted only in theory by some later rulers (Hasanuzzaman, *Economic Functions of an Islamic State, the early Experience*, 1991).

Functions of the Islamic Welfare System in the Society

The goal of Islamic Welfare in society is to establish socioeconomic justice and equitable distribution of wealth and income among the people, as well as to promote brotherhood, unity, welfare service delivery, and social security. When a Muslim society adopts and incorporates Islamic Welfare into its political system, certain conditions in life become advantageous to the society.

Socio-Economic Justice and Equitable Distribution of Wealth and Income

Islam regards humans as a single entity; all members of this component are equal in the sight of Allah (S.W.T.) and before the Law provided by Him. There is no discrimination between whites and blacks based on race, color, status, or the affluent and poor, high and low. Economic matters are governed by policies to bring socioeconomic justice to society; it is apparent from Islamic scriptures that economic justice does not mean equality of wealth and/or income because Allah (S.W.T.) says:

"Allah (S.W.T.) has made some of you excel in sustenance over the others; those who are so favored do not give away their sustenance to their slaves to make them their equals. How can you think that Allah (S.W.T.) will allow other deities to be His equals? Would they refuse to acknowledge the favors of Allah (S.W.T.)?" (Quran, Surah Al-Nahl, (16:71)).

According to Chapra, the Islamic concept of justice in the distribution of income and wealth does not imply equal compensation for everyone, regardless of their

contribution to society. Islam tolerates some financial disparities because all men are not equal in their character, talent, and contribution to society (Chapra, *The Islamic Welfare State and its Role in the Economy*, 1984). Relatively, economic justice implies the provision of Health, Education, Training, Employment, and equal access to economic opportunities. In other words, it implies ensuring a humane standard of living for all members through proper training, suitable jobs, "just" remunerations, and financial assistance to the needy through the institution of Zakah, among other welfare packages (Chapra, *The Islamic Welfare State and its Role in the Economy*, 1984).

To achieve the goal of equitable distribution of wealth and income in society, positive measures are made to spread wealth among the people through the execution and manifestation of the following social security by both society and the state:

Compulsory levy of *Zakah*, Law of inheritance, Law of *Waqf* (endowment), Monetary Atonement (Expiations), Law of Will, Charity, Gifts, and Donations *Zakah Al-Fitr* (Alms for Eid al-Fitr), Goodly loans to Allah (SWT)/Benevolent loans, i.e. interest-free loans, feeding the indigent, *Fidyah* Ransom, and equitable distribution of natural resources to suit the requirements of society (Chaudhary, 1996) (Afzal-ur-Rahman, 1997). These and other similar measures have been implemented to discourage the concentration of wealth in a few hands and encourage the distribution of wealth among people, while also guaranteeing the right to property and providing a powerful incentive for individuals to make the most of their inherent abilities. Meanwhile, to achieve justice in society, prohibitive measures are used to discourage and control the spread of unhealthy and wicked activities in economic transactions. The prohibitive measures taken include Usury/Interest, speculation/uncertainty, profiteering, gambling, hoarding, black-marketing/fraudulent businesses, wasteful expenditure on pleasures, toxic ants/ narcotic medicines, immoral and deceptive actions, embezzlements, and usurpation of orphan's property (Chaudhary, 1996) (Afzal-ur-Rahman, 1997).

The high goals of society services are not left just to moral education; the State organizes and enforces legislative measures. The pursuit of monetary gain is legitimate if it does not include unfairness; an industrialist must pay fair wages to his employees and charge reasonable pricing to his customers. Individuals are also urged to appreciate the earth's bounty without becoming overly extravagant, especially if they can afford to do so (Jomo, 1992).

Promotions of Brotherhood and Unity

Brotherhood refers to a relationship of mutual care and collective concern in which all Muslims are viewed as one Ummah, community, or nation, as well as the cooperative duty for each individual's well-being (*Falah*). Humanity must maintain

Amanah (trust) among the Ummah while refraining from *Fasad* (mischief, hatred, and corruption) (Hassan, 2013). Allah (S.W.T.) says:

"And when he leaves you, he directs his efforts towards causing mischief in the land, destroying crops and cattle. Allah (S.W.T.), whom he makes his witness, does not like mischief" (Quran, Surah Al-Baqarah, (2:205)).

Welfare Service Deliveries

The purpose of welfare service delivery in this context is to plan for enough social infrastructure; an investment that is critical for the provision and maintenance of civic welfare, as well as the advancement of economic growth. Islamic Welfare policies are aimed at providing and maintaining certain social infrastructures such as:- education, health care services, and housing, as well as public utilities such as roads, water supply, electricity, postal services, telecommunications, waste disposal, housing, transportation, bridges, dams, water canals, and internet lines, to improve society's welfare (Erdem, 1996) (Abegunde, 2014). Education and Medicare were viewed as obligatory public goods provided by the State to citizens. It is true that boosting education and health status in society reduces income inequality and promotes long-term economic development (Erdem, 1996) (Abegunde, 2014).

Findings

- The living condition and welfare of the people is the victim, and the living conditions of the average citizen continue to decline.
- The paper found that the provision of Health, Education, Training, Employment, and equal access to economic opportunities is not adequate in the study area.
- There is a lethargic attitude towards the exploitation of the available human and mineral resources by the governments and Muslim individuals, as well as the enhancement of public revenue- to maximize their benefits to humanity.
- There is the improper practice of the Islamic teachings of generosity, helping the poor, the orphans, for the sake of Allah (S.W.T.).

Recommendations

- The paper recommends that Muslim majority people of the Northeastern States should adopt and incorporate the Islamic Welfare system in their system of governance, to ameliorate the suffering and hardship of the masses.

- Muslims should properly comprehend the duties of the Islamic State that are required strictly to adhere to for human benefit here and hereafter (mundane and spiritual).
- The governments ought to set up principles of socio-economic justice in the distribution of income and wealth for the welfare of Muslims` Community.
- The governments ought to improve the public revenue to intensify efforts towards the welfare of society to raise the standards of living; Muslim individuals should strive to improve their income and economic growth through diverse means.

Conclusion

The paper concludes that Governments and individual Muslims should use knowledge in exploiting the human and mineral resources available for maximizing their benefits to humanities, and to create more opportunities for the masses. Muslims should always manifest and advocate the practice of donations and feeding, voluntary expenditure, as well as Al-Waqf endowment for the benefit of the masses.

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