Corruption in Nigeria: An Islamic Perception

Moshood Atanda HADI

Department of Islamic Studies Kwara State College of Education, Ilorin, Nigeria hadmoshood@gmail.com +2348067865369

Abstract

Corruption is a universal problem but the magnitude seems to be at its peak in Nigeria. This is rooted in the type of leadership Nigeria has had since independence. Thus, the country's leadership has often been seen to comprise corrupt individuals who do not see their positions as service to the country but avenues for personal enrichment and personal aggrandizement. This particular attitude of the Nigerian leaders has caused a lot of damages to Nigeria as a nation. To fight corruption therefore, it is not only an existential necessity but also a divine imperative in view of the evil of this practice not only on human physical life but also on spiritual development. Religion therefore has a crucial role to play in the fight against this obnoxious practice. It is against this background that this paper examines the consequential effects of corruption on Nigeria as a nation and proffers a likely solution using the Islamic model as exemplified in the Quri'an and the Sunnah. The paper concludes that the Islamic approach which looks at corruption holistically calls for the fear of God as one of the best approaches to solving the corruption problem in Nigeria.

Introduction

Nigeria as a nation has recently celebrated its fifty-fifth year of nationhood, with little or no changes to the stigma of a corrupt nation with which it has been known worldwide. Certainly, corruption can be said to have shaped Nigeria's political culture from colonialism right through independence to the military rule and up till today. Corruption is a complex to persistent cancerous global phenomenon, which bedevils Nigeria. In Nigeria, corruption in the form of misappropriation, bribery, embezzlement, nepotism, money laundering, 419 syndromes, inflation of contract, kickback e.t.c by public officials has permeated the fabrics of the society. Corruption in Nigeria remains prevalent because of the soaring indiscipline perpetrated by virtually every segment of the political system, ranging from the public authorities, private organizations, individual citizens, religious bodies e.t.c perhaps that explains why it is unequivocally averred that corruption has eaten deep into the fabric of Nigerian State. Consequently, these negative trends

constitute a great deal of challenges to the development prospect in the country. Thus, this paper looks at this menace with a view to propounding solution from the Islamic angle.

The Concept of Corruption

In the light of the points raised in the introduction, it becomes pertinent to clearly define this concept and its various branches so as to get to understand what it actually means. Corruption has received considerable attention in the developed societies, as well as in the academic circles, corruption has been receiving varied definitions.

Corruption can broadly be defined as pervasion or change from good to bad. Specifically, corruption or corrupt behaviors involve violation of established rules for personal gain and profit (Shah, 2011). Corruption could also be viewed as the effort to secure wealth or power through illegal means, private gain at public expense; or a misuse of public power for private benefit (Lipset and Lenz. 2000 cited Isma'ila, 2014). Thus, corruption means any abuse of a position of trust in order to gain an undue advantage. This involves the conduct of both sides; that of the person who abuses his position of trust as well as that of the person who seeks to gain an undue advantage by this abuse. Corrupt practices range from small favours in anticipation of a future advantage; to the payment of large sums of money to senior members of government.

Broadly speaking, corruption refers to the efforts to secure wealth or power through illegal means for private gain at the public expense, or misuse of public power for private benefit (Ali, 1985). Corruption could take different forms, as echoed by Harsch (1993); that it is an "outfight theft, embezzlement of funds or other misappropriation of state property, nepotism and the granting of favours to personal acquaintances, and the abuse of authority and position to extract payments and privilege." According to Friedrich (2009). while corruption is being tied particularly to the act of bribery, it is a general term which covers the misuse of authority as a result of considerations of personal gain, which need not be monetary.

It more specifically and explicitly avers that individuals are labeled corrupt when they are granted power by the society to perform certain public duties, but as a result of the expectation of a personal reward or gain; undertake actions that reduce the welfare of the society or damage the public interest. From the forgoing, corruption is seen as acts that are detrimental to the welfare of the public but committed by public officials through primitive accumulation in order to realize their private objectives. In other word, it refers to the utilization of official authority for private accumulation. According to Ukaegbu (2007). it refers to behaviours that deviate from the formal rules of conduct governing the actions of someone in a position or public authority because of private motives such as wealth, power or status.

Corruption can be viewed in different ways, Doig and Theobald (2002) viewed corruption from the political point of view; as a state of affairs where politicians formulate policies to benefit them. It is perpetrated by elected officials saddled with the responsibility of making policies; such officials isolate public interest to serve the interest of the elite. Furthermore, it involves all processes and efforts of acquiring power or control of state apparatus unconstitutionally. Thus, all forms of flaws emanating from electoral process are termed political corruption.

Another view on corruption is the bureaucratic corruption which on the other hand according to Nurudeen (2014). refers to that form of corrupt practices perpetrated by public administrators (public/civil servants) when implementing public policies either for then personal ends or serving the interest of their political masters. It is that form of corruption we come across in Ministries. Parastatals and Departments such as Schools. Hospitals. Courts. Police Stations e.t.c.

Muslim jurists equally differ in their conception of corruption. Literally, corruption (Fasad) encompasses mischief, abuse, rottenness, spoiltness, decay, decomposition, putrefaction, depravity, wickedness, viciousness. iniquity, dishonest and pervertedness. (Cowan, 1976). Some scholars state that bribery (*Rushwa*) is the principle form of corruption and define it as what is given to invalidate a right (*Haq*) or to validate a deception or falsehood (*Batil*). Others say that bribery is a gift/whether in real or monetary terms, presented to judges and other decision makers to facilitate a favourable ruling or judgment. Other jurists say bribery is an abuse of judicial or administrative power or of political authority, trust or financial prowess. (Qur'an 2:188 and see note to this verse in Yusuf Ali). From this concept, we can say that most Muslim jurists see bribery as epitomizing corruption; as something given by the briber and received by the bribed irrespective, of whether it is a material or a moral thing, money or a benefit.

Causes of Corruption

The causes of corruption in Nigeria according to Umar, (2008) as cited by Muhammad Koko, (2014:215) are broadly: political instability, weak legislative and judicial systems, and institutional inefficiency. Undoubtedly therefore, the prevalence of corruption in Nigeria is attributed to the following factors:

- i. inefficient and non-self-enforcing rule;
- ii. lack of devotion to public interest;
- iii. absence of commitment to public services;
- iv. relatively low public service compensation;
- v. economic woes and chronic poverty;
- vi. indiscipline and efficiency

on the strength of the above submission, one could not but agree with the National Integrity Systems Transparence international Country Study Report (2004) which traced the causes of corruption in Nigeria within the following listed cases; this is cited in Ismai'la, 2004:

- 1. Prolonged military rule and the culture of impunity, which became institutionalized.
- Absence of commitment on the part of government to fight corruption evidenced by "Sacred Cow Syndrome," as well as failure to investigate and prosecute glaring cases of corruption.
- 3. Weak anti-corruption and watch dog agencies and other enforcement mechanisms.
- 4. Inadequate legal framework with the absence of freedom of information and whistle blowers' legislation.
- 5. The role of tribalism/ethnicity and religion in national politics. Ethnicity and religion breed divisive tendencies, making it difficult to nurture true cohesion and to build resistance to corruption.
- 6. Elastic tolerance for corruption fostered by socio cultural norms and attitudes towards public property that were nourished under colonialism.
- 7. Distortion of the Africa principles of hospitality and exchange of gift.
- 8. Poverty and the dearth of basic public service, infrastructure and utilities, leading to the denial of a platform for self-actualization due to the corrupt diversion of the nation's resources.

9. Mismanagement of oil resources evidenced by the ostentatious life styles and flaunting of wealth by the political elite and their apologists.

The World Bank's report (2000) also documented that corruption occurs when the action of individual(s). groups or firms in both public and private sectors influence the formation of laws, regulation, decrees and other government policies to their own advantage by means of illicit and non-transparent provision of private benefits to public officials. It could also occur when changing and altering the implementation of existing laws, rules and regulations to provide advantages to either state or non-state actors as a result of illicit and non-transparent provision of private gain to public officials.

Corruption, the Bane of Good Governance in Nigerian

The sin of corruption is not limited to the public office alone; the private sector players are equally neck-deep in it too. Our private sector is beleaguered by bank distress, fraud, insider-trading, dirty foreign-exchange deals, circumvention of government policy guideline, false declaration of profits, "creative accounting," concealment of liabilities as a ploy to deceive existing and prospective share-holder e.t.c. Indeed, the private sector is actively involved in quite a bit of the corruption that goes on in government circles.

The evil that corruption portends are many. Specifically, in Nigeria, corruption undermines our national growth, politicians and some highly placed individuals have charted away money from Nigeria to Countries allover; thereby contributing to those countries' economic growth' investing such money abroad at the expense of the nation. Corruption is also reflecting in her electoral process, through massive rigging. The consequences of which have been political instability. The education sector is also not left out. The rich and influential people in Nigeria continue to be rich while the poor are even m worst situation; poor because the wealth of this nation has perpetually been in the wrong hands, thus leading to uneven distribution of amenities and basic perquisites for living of life.

In Nigeria, corruption has become the principal means of private accumulation during the decolonization period. All subsequent regimes military and civilian have been pervaded by

corruption Aided and enhanced by oil revenues, this has created a deepening crisis of Kleptocracy. shown in its most extreme form since 1984. It results in a combination of scandalous wealth among the ruling class with growing poverty, misery and degradation among the mass of Nigerians. Political life has become dominated by winner-take-all factional struggles, political cynicism and violence, while the economy and social institutions have been driven into decay. Corruption has thus become a way of life in Nigeria, one which existing government neither wishes to, nor can control. Combating corruption requires a popular participatory democracy able to monitor and hold to account those in charge of the state and the treasury.

Accelerated growth of economic dependence, lack of good governance, poverty, misery, electoral conflict, unemployment and other social malaise are apparently the most crisply analysed variables concerning the effects of corruption on the Nigeria nation.

The Wikipedia, (2010) stated that corruption poses a serious development challenge in the political realm; it undermines democracy and good governance by flouting or even subverting formal process. Corruption in elections and legislative bodies reduces accountability and distorts representation in policy-making; corruption in the judiciary compromises the rule of law corruption in public administration result in the inefficient provision of services. Scholars have characterized the state of Nigeria as neo-colonial. The major feature of a neo-colonial state is its external orientation in policy trust, which in most cases results in the disarticulation of the economy, as the major economic activities is geared towards extraction of mineral for export rather than production of goods for domestic consumption. In the specific of Nigeria, oil has dominated economic activity since the 1970s, producing dependent capitalist state with all the attendant contradictions, including regional, sectional, ethnic and religious conflagration, (IDEA. 2001).

The persistence of poverty in Nigeria especially since 1960 is indicted to corruption.

Generally, corruption intensified the level of poverty, diseases, illiteracy and misery to an unprecedented scale. Obuah, (2010) found that it is estimated that corruption account for 20 percent of the GDP of Nigeria. More so, the distraction of government's attention, increase in operating costs and the wastage of time and resources on minimizing corruption are other effect of corruption. Another effect of corruption as it affects good governance consist of country's

federal policies, e.g Nigeria has 36 states and 774 LGAs, and under the current arrangement both the states and LGAs receive monthly appropriations from the Federal Government. According to Human Right Watch (2010). as cited by Obuah 2010), this system has lead to "decentralization of corruption": a situation in which corruption has become rampant and an organized crime. Some EGAs (in Abia, Bauchi, Kaduna.,Ondo, Rivers and Nasarawa states have been accused of reckless spending and misappropriation of funds to the tune of N1.6 trillion between 1999 and 2007. Nigeria has been vulnerable to official venality. It has been projected by the EFCC that between 1960 and 1999 about £220 billion or \$380 billion has been plundered and squandered by public officials in Nigeria. (African Abroad. 1999; Ribadu, 2007; HRW, 2007 cited in Obuah 2010). Had this amount been spent efficiently on education or agriculture, the story would not be the same.

The point here is that the phenomenon of corruption is ravaging all principles and institutions of governance in Nigeria. It poses serious challenge towards the realization of the ideals of democracy. It is ironic that most elected officials seem to have neglected accountability as their watch word and instead embark cm a flagrant abuse of office and embezzlement of public funds. In fact, one of the most serious setbacks for the administration of President Goodluck Ebele Jonathan was his lackadaisical attitude to the issue of corruption which permeated his administration. This explains why the Hon. Speaker. House of Representative during his tenure Hon. Aminu Waziri Tambuwa said that President's body language is encouraging corruption" citing examples with subsidy probe, the pension scam, the SEC probe and the bullet proof ear cases. When as at the time the parliament had already done their job. the president again set up committees to duplicate the job (Daily Trust. December. 2013). Similarly, the government was alleged to have denied and subsequently covered up the case of IS months non-remittance of \$49.8 billion from NNPC to the Central Bank of Nigeria (CBN). It is now history that the former CBN governor Lamido Sanusi Lamido was victimized and subsequently relieved of his post by President Goodluck Jonathan for his outspokenness on the NNPC Corruption Scandal. It is a combination of these factors that the present administration under President Muhammad Buhari has been struggling to combat through the change mantra and his anti-corruption crusade.

Views on Islamic Perception of Corruption

Justice is a central value in Islamic teaching and is considered to be the foundation for all God's

creation (Sum. 2007; 170). According to the teachings of the Quran, any actions and deeds of human kind that flout Justice are acts of corruption on earth, and therefore. Quranic teaching focus on promoting and enforcing a code of ethics and morality for human behavior.

Social justice is central to the concept of development in Islam (Dugbazah, 209:34). In Islamic teaching, social justice includes the fair and equitable distribution of wealth, the provision of basic necessities, and the protection of the weak against economic exploitation by the strong (Badawi. 1982) Furthermore, values of fairness, honesty, ethics and mercy in the application of justice regardless of race, colour of creed (Khan, et-al; 2009). Therefore, all behaviors that undermine those values and distort Islam's moral framework are not acceptable in Islam.

The Qur'an addresses this issue by using the concept '*fasaad*', which is an Arabic word that means corruption. However, the concept of corruption in the Qur'an is broader than the cite stream concept of corruption which is the misuse of entrusted power. In this context, Iqbal and Lewis highlighted that from an Islamic perspective, corruption harms the social, economic and ecological balance which is unequivocally condemned by shar'ah (Iqbal and lewis, 2002). Therefore, the term "fasaad" encompasses all human behaviors that disrupt individuals' lives and social harmony, harm the environment and eventually undermine sustainable development. This is illustrated in chapter 30 verse 41 of the Qur'an that *fasaad* affects the land and sea as a result of human behavior and deeds: "There has arisen a tumult (*fasaad*) in land and in sea because of what people do" (Q30:4)

Islamic teachings refer to corruption as human behavior. Therefore, the Qur'an differentiates between people on the basis of their behavior and ethics in relation to corruption- those who do good deeds and those who create disturbance (*fasaad*) in the land. Allah(SWT) SAYS:

Shall we treat those who believe in the oneness of Allah (Islamic Monotheism) and do righteous good deed, as Mufsidun (those who associate partners in Worship with Allah and commit crimes) on earth? or shall we treat the Muttaqun (pious), as the Fujjar (criminals, disbelievers, wicked, etc)?

Therefore, from an Islamic perspective, corruption is a moral and ethical problem, which reflects the internal fortitude of an individual and the ability to foster self-restraint rather than enforcing laws and systems (Lewis. 2006:13)

Consequently, Quranic teachings promote a holistic ethical framework for human behaviour. For example, chapter 11 verse 85 highlights the importance of applying justice, equity, honesty and decency, and at the same time denounces corruption and the instigation of disorder on earth, it goes thus: "And O my people! Give just measure and weight, nor withhold from the people the things that are their due: commit not evil in the land with intent to do mischief." Therefore, one can conclude that Islam promoted morality and justice for the betterment of humankind, which in turn promotes environmental balance, social harmony, peace and security.

In Islam, corruption is an aberration that goes to the root of a Muslim's Iman (faith in Allah) and it is the source of insecurity, spiritual and otherwise, and indulging in it is a sign of staying away from the spiritual guidance and the right path. This position is borne out Allah's words thus: "It is those who believe and corrupt not their beliefs with wrong doing that are (truly) in security, for they are on (right) path". (Qur'an 6:83)

There are equally specific references to acts and behavioral patterns which may be termed corruption and of which Allah (SWT) pronounces dis-state and abhorrence in the Holy Qur'an and of which the Prophet (SAW) gave strengthening and satisfactory explanation in suratul An'am thus:

Say: "Come, I will rehearse what Allah hath (really) prohibited you from": join not anything As equal with him; be good to your parents; kill not your children on a plea of want:- we provide sustenance for you and for them;- come not nigh to shameful deeds (Corruption), whether open or secret; take not life, which Allah hath made sacred, except by way of justice and law: Thus doth He command you, that ye may learn wisdom. Say (O Muhammad): and come not nigh to the orphan's property, except to improve it, until he attain the age of full strength; give measure and weight with (full) justice;- no burden do we place on any soul, but that which it can bear;- whenever ye speak, speak justly, even if a near relative is concerned; and fulfil the covenant of Allah. Thus doth He command you, that ye may remember. Verily, this is my way, leading straight: follow it: follow not (other) paths: They will scatter you about from His (great) path: Thus doth He command you that ye may he righteous. (Qur'an 6: 151-153).

Allah (SWT) also singles out betrayal of trust as a form of corruption which he abhors thus: "O ye

that believe! Betray not the trust of Allah and the Messenger, nor misappropriate knowingly things entrusted to you". (Quran 8:27). As a specific warning to those who take oath, especially, one of political office, who are convinced and resolute in their minds not to fulfil the oaths they took, Allah (SWT) says further thus: "And take not your oaths to practice deception between themselves ..." (Q16:94). Lastly, Prophet Lukman (AS) in admonishing his son, Mashan also made mention of corruption as one of the act that can attract Allah's punishment: "Allah commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds (Corruption), and injustice and rebellion: He instructs you, that ye may receive admonition." (Qur'an 16:90)

The Prophet (SAW) in his exegetical contribution made serious admonitions and warnings against all wrongful acts in various traditions reported on his authority. For instance, the Noble Prophet was reported to have said:

Indeed, Allah Almighty (SWT) is good (pure) and he does not accept other than what is pure. And Allah Almighty has ordered the believers with what He ordered the Messengers: "O (you) Messengers: eat of the Tayibat (lawful things) and do righteous deeds: He also ordered Believers: O (you) Believers! Eat of the Tayibat (lawful things) that we have provided you with". (Hadith No. 10 of An-Nawawy collections)

The Holy Prophet was admonishing one of his Sahabah, Sa'd and he said:

O Sa'd. eat wholesome lawful food and you will be someone whose prayers are answered. And by the one who has Muhammad's soul in his hand a servant tosses a Mosel of unlawful food into his inside, and because of it, Allah Almighty does not accept from him a deed for forty days. And any servant whose flesh grows from "suht" (unlawful things, including all proceeds from corruption and corrupt practices), then the fire is most appropriate for it. (Sahih Bukhari)

Finally, the Prophet (SAW) was also reported to have said: There is no people in whom *Riba* abounds except that they will be punished with drought. And there is no person in who bribery abounds except that they will be punished with terror". (Sahih Muslim)

The general implication of all the '*Nusus*' of the Holy Quran and the sayings of Prophet Muhammad (SAW) is that bribery and corruption generally in Islam go to the root of one's faith in Allah (SWT) as a Muslim and as well hinder one's prayers from being accepted. Not only that,

it shows that in Islam, corruption is not viewed from the perspective of embezzlement and looting of public funds alone. rather, it entails all wrong doings, transgression, cheating, inequity, immorality, indecency, lewdness, ungodliness, vices, atrocity, immoderacy. untruthfulness, dishonesty, betrayal, discrimination and a host of others, which are totally forbidden by Allah (SWT) and indulging in them takes one far away from Rahman (blessings) of Allah (SWT) and takes one nearer to Allah's anger and wrath Muslims are thus enjoins to live by the dictate of this verse: "And whosoever fears Allah and keep his duty to Him. He (Allah) will make a way for him to get out (from) every difficulty). And He (SWT) will provide him from (sources) he never could imagine and if any one puts his trust in Allah (SWT), sufficient is Allah (SWT) for him..." (Quran 65:2-3)

Recommendations

From the foregoing analysis, it is clear that the act of governance is not a small job. It requires a solid foundation, accountability and commitments. Corruption no doubt has been established to be the bane of good governance. The following are therefore recommendation to curbing corruption and establishment of good governance.

- 1. Corruption should be seen as moral and ethical problem which reflects the internal fortitude of an individual, rather than enforcing laws and systems.
- 2. Perception of corruption should be one that sees it as a fundamental security threat to the nation as a polity-in all its major ramifications.
- 3. Concept and definition of corruption should go beyond embezzlement and looting of public funds, rather it should entail all wrong doings as classified in Islam.
- 4. Adoption of Odekunle's formula to get at both retired and serving political and government office holders as well as their collaborators in the private sector who might embezzled the nation's resources need be adopted. The formula goes thus: CG + CS + VA - LI = PC (for investigation) (Odekunle, 2015)

Where CG = Consumed Goods

- CS = Consumed Services
- VA= Verified Assets
- LI Legitimate Income
- PC = Presumed Corruption (for investigation)

Odekunle believes that if the random but 'routine' application of this formula captures only one percent of the population at risk, the deterrent effect will not only significantly curb corruption in the present, and henceforth, it will also result in retributive punishment and recovery of funds/ assets that should enhance the image of the agencies as doing their work effectively.

- 5. On the strength of the divine guidance on corruption. Muslims are advised to live between khawf (fear) and Rajah (hope). This means fear of Allah (SWT) and hope in His bounties and providence. Muslim should be contended with what they have
- 6. Social reform and incentives that nurture anticorruption culture such as rewarding and celebration of honesty, transparency and accountability should be put in place by the government. Any corrupt official should be tried and if found guilty should be punished. It is because they are not being punished that made any new appointee to think that he too will go scot free if he embezzles. Government should make corruption unpopular by descending heavily on any corrupt offender.
- 7. Establishment of anti-corruption values such as high morality, ethics and right sense of value at the schools, family levels and the public offices. This could be done by' placing high premium on leadership by example, at home by parents, at schools by the Heads and the teachers and in our places of work by the Heads of such establishments. Above all. ethics and moral education that de-emphasizes corruptions should be taught in our schools.
- 8. The government through their anti-corruption agencies like ICPC, EFCC, SSS. the Police and other law enforcement agencies should adequately monitor and sanction anybody found to be guilty of corruption. The present attempt by these agencies in their war against is nothing to write home about, for what we witness daily is selective judgment. The culprits and offenders have not been really punished.
- 9. Adequate measures like provision of hot lines for the citizens to expose corruption. confidentiality and adequate security for such citizen when they boldly come out to expose any corrupt officials should be put in place, at the Federal. State and Local Government Area.
- 10. Adoption of Islamic ethics which give no room for a confirmed liar, hypocrites and criminals to be entrusted with any political power or even to give testimonies in courts of law should be adopted in this country. A situation where ex-public office holders were arrested, tried and found guilty, finished their jail terms and still come back to use money

to lure people and get appointed for the second time is not good at all for the development of this, nation. Such people should be barred from taking part in politics for life. In addition, they should not be recognized or appointed into any private or public positions again.

11. Government should put up a measure to discourage political god-fathers, who use their money to impose candidates on the electorate and in turn force them to dance to their tune at the expense of the electorate who voted them into power. The clamor for the removal of the immunity clause is a good omen in the fight against corruption. If the immunity clause is removed from our constitution, it will make the elected officers to sit tight and work righteously. Besides, it will go a long way to curb corruption on their part.

The earlier we adopt these and other similar recommendations the better for Nigeria as a nation.

Conclusion

In concluding this paper, we have to put on record that corruption is actually the bane of good governance. Corruption, no doubt remains endemic, pervasive and systematic in virtually all areas of our public and corporate life. The consequences of corruption for the nation continue to be devastating to the extent that it is killing the polity economically, politically, socio-culturallyresulting in unjustifiable under-development all round. Meanwhile, the anti-corruption agencies and the criminal justice system are largely ineffective against corruption and their personnel often appear corrupt and compromised in their operations and decisions while the dominant eliteprofessions are inherent and actual "collaborator" in the perpetration of corruption and its recalcitrance to control. Above all, the major draw-back in the fight against corruption has been the patent absence of sincerity on the part of the political and related-leadership of the country and on the contrary, their obvious accommodation and tolerance of corrupt practices in both the public and private sectors of the economy, and the prevalence and un-restrained dominance of the "ethos" of individual over collective "interest" in the society. Hence, this paper calls for the holistic approach as seen from the Islamic perspective of corruption and corrupt practices as one of the practical solutions to eradicating the menace of corruption in our society. The recommendation put forth in this paper will help a lot in this direction.

References

Ali. S (1985). Corruption: A Third World Perspective. Lahore: Aziz publication

Badawi. A (1982). "Islamic Teachings". Halifax: Islamic Information Foundation. Album 4.

- Cow an. I.N (1976). The HANS WEHR Dictionary of Modern Writer Arabic. 3rd Ed.
- Doig, A. and Theobald. R. (2002) Corruption and Democratization. London: Frankcass
- Dugbazah, J (2009) "The Relationships between values, Religious Teaching andDevelopment Concepts and Practices. A preliminary Literature Review".Birmingham, University of Birmingham
- Friedrich, C.J (2009). "Corruption Concept in Historical Perspective", In: Heidenheimer, J;Micheal, J; and Levine, V.T. *Political Corruption*: A Handbook. New Brunswick.USA: Transaction Publication
- Harsch, E (1993). "Accumulators and Democrats: Challenging State Corruption in Africa." Journal of Modern African Studies. 31(1)
- IDEA, (2001). "Democracy in Nigeria" Capacity Building Series. ID Stockholm- Sweden Iqbal,
- Z and Lewis, M.K (2002), "Governance and corruption: Can Islamic societies and the West learn from each other?" *American Journal of Islamic Social Sciences* 19(2)
- Isma'ila, Y. (2014). "Corruption. Political Culture and Democratization in Nigeria" In: Ahmed, B; Murtala, M; Isma'ila, Y and Ahmed Rufa'i, M(Eds). *Issues on Nigeria peoples* and Culture. Zaria, Kaduna Ahmadu Bello University Press Ltd.
- Khan, A; Tahmazov, I and Abuarqub, M (2009). "Translating Faith into Development". Available at <u>http://www.islamicrelief.com/indepth.Retrieved 06/20/2015.</u>
- Lewis, L (2006), "Accountability and Islam". Paper presented at the fourth Conference on Accounting and Finance in transition." held on Adelaide on April 10/12/2006. Available at <u>http://www.uwsa.edu.au/commerce/docs/</u> <u>accountability%20and%20islam.pdf</u>
- Muhammad Koko, N. (2014). "Corruption, Indiscipline and the Challenges of Development in Nigeria". In: Ahmed, B; Murtala, M; Isma'ila, Y and Ahmed Rufa'i, M(Eds). *Issues on Nigeria peoples and Culture*. Zaria, Kaduna: Ahmadu Bello University Press Ltd.
- Obuah, E. (2010). "Combating Corruption in a dialed state. The Nigerian Economic and Financial Crimes Commission (EFCC)". *Journal of Sustainable Development in Africa*. Vol.12, No.1, 2010. <u>http://findarticles.com/p/articles/mi_hb6608/ is1_12/ai_n56814373</u>
- Odekunle, F (2015). "Tackling Corruption in Nigeria: Strategic and Operational options for the Buhari Administration." A convocation lecture delivered at the 5th convocation ceremony

of Al Hikmah University, Ilorin. On 12th Sept. 2015-11-10

- Shah, A (2011). "Corruption: Global issues; Social, Political, Economic and Environmental issues that affects us all", http://www.globalissues.org/article/590/corruption, retrieved: 05/09/2015
- Surty, M (2007). "Islamic, the Qur'an overview." UK, QAF: Qur'anic Arabic Foundation.
- Ukaegbu, C (2007). Indiscipline in Nigeria: Causes. Patterns, Interventions and Implications for National Development". Istor, A Journal of Opinion, volume xxv/;
- Wikipedia Encyclopedia (2010). "Political Corruption, <u>http://en.wikipedia.org/wki/political</u> corruption .Retrieved 29/10/2015
- World Bank (2000). World Development Report: The State in a changing world. New York Oxford University Press.