

NIGERIANS' PERCEPTION OF CORRUPTION AND ISLAMIC VIEW

Moshood Atanda Hadi

Abstract

Corruption is a universal problem for all government and all countries, the magnitude seems to be at its peak in Nigeria. This is rooted from the type of leadership Nigeria has had since independence. Thus, the country's leadership has often been seen to comprise of corrupt individuals who do not see their positions as service to the country but avenues for personal aggrandizement.

This particular attitude of our leaders has caused a lot of damages to this country 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 Qur'an and Sunnah. The paper concludes that Islamic approach which looks at corruption holistically call for the fear of Allah as one of the best approach to solving the corruption problem in Nigeria.

Introduction

Nigeria has recently celebrated its fifty-seventh 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 through independence to the military rule and up till today. Corruption is a complex and 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, kick back and so on by public officials has permeated the fabric 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 organisations, individual citizens, religious bodies and so on, perhaps that explains why it is unequivocally averred that corruption has eaten deep into the fabrics of Nigeria 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.

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, and perhaps, due to the fact that it has been over-flogged in the academic circles, corruption has received varied definitions. Corruption according to Obuah has broadly been defined as pervasion or change from good to bad (25). Specifically, Shah equally sees corruption or corrupt behaviour as involving violation of established rules for personal gain and profit (35). Lipset and Lenz Citing Ismaila contend that Corruption could be seen 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 (201-202). 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 through 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, Ali refers to corruption as efforts to secure wealth or power through illegal means for private gain at the public expense, or misuse of public power for private benefit (50). However, corruption could take different forms, as echoed by Harsch corruption is an "outright 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 privileges (31). According to Friedrich, while Corruption is being tied particularly to the act of bribery, it is a general term covering the misuse of authority as a result of considerations of personal gain, which need not be monetary (175). It is more specifically and explicitly avers that individuals are labeled corrupt when they are granted power by 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 society or damage the public interest. From the forgoing, corruption is seen as an act by public officials that are detrimental to welfare of the public through accumulation to realize their private objectives. In other word, it refers to the utilization of official authority for private accumulation. According to Ukaegbu, it refers to behaviour that deviate from the formal rules of conduct governing the actions of someone in a position of public authority because of private motives such as wealth, power or status (60).

Doig and Theobald viewed political corruption as state of affairs where politicians formulate policies to benefit them (68). It is a form of corruption perpetrated by elected officials saddled with the responsibility of making policies, 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. Bureaucratic corruption on the other hand according to Ismaila, refers to that form of corrupt practices perpetrated by public administrator (public/civil servants) when implementing public policies either for their personal ends, or serving the interest of their political masters (202). The form of corruption in Ministries, Parastatals and Departments such as Schools, Hospitals, Courts, Police Stations is better imagined than the practice.

Islamic Concept of Corruption

Justice is a central value in Islamic teaching and is considered to be the foundation for all God's creation (Surty, 170). According to the teachings of the Quran, any actions and deeds of humankind that flout justice are an act of corruption on earth, and therefore. Qur`anic teachings focus on promoting and enforcing a code of ethics and morality for human behaviour. Social justice according to Dugbazah is central to the concept of development in Islam (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, 196). Furthermore, Khan, et-al were of the opinion that values of fairness, honesty, ethics and mercy should be evident in the application of justice regardless of race, colour or creed (207). Therefore, all behaviours that undermine those Islamic Concept of Corruption values and distort Islamic moral framework are not acceptable in Islam.

The Qur`an addresses this issue by using the concept *fasaad*, which is an Arabic word that can be translated as corruption. However, the concept of corruption in the Qur`an is broader than the main 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 (120). Therefore, the term "fasaad" encompasses all human behaviours 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 behaviour 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 behaviour. Therefore, the Qur`an Differentiates between people on the basis of their behaviour 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 Allâh (Islâmic Monotheism) and do righteous good deeds, as Mufsidün (those who associate partners in Worship with Allâh and commit crimes) on earth? Or shall we treat the Muttaqin (pious), as the Fujjár (criminals, disbelievers, wicked, etc)?

Therefore, from an Islamic perspective, Lewis submitted that 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 (13)

Perception of Muslim Scholars on Corruption

Muslim Jurists differ in defining corruption. Literally, corruption (Fasad)encompasses mischief, abuse, rottenness, decay, decomposition, putrefaction, depravity, wickedness, viciousness, iniquity and dishonesty (Cowan, 204). Some scholars, particularly Badawi states that bribery (Rushwa) is the principal form of corruption and defined it as what is given to invalidate a right (Hag) or to validate deception or falsehood (Batil) (194). Few among the scholars 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 (Badawi, 195). 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, this work perceived that most Muslim see bribery as an epitome of corruption, as something given by the briber and received by the bribed irrespective of its nature, material, moral, money or benefit.

Causes of Corruption

The causes of corruption in Nigeria according to Umar, as cited by Muhammad Koko, are broadly: political instability, weak legislative and judicial systems, and institutional inefficiency (215). 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 service;
- (iv) relatively low public service compensation;
- (v) economic woes and chronic poverty;
- (vi) indiscipline and Inefficiency

On the strength of the above submission, one could not but agree with the National Integrity Systems Transparency International Country Study Report (2004) which locates the causes of corruption in Nigeria within the following listed cases; this is cited in Isma`ila

1. Prolonged military rule and the culture of impunity, which became institutionalized.
2. Absence of commitment on the part of government to fight corruption evidenced by the "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 whistleblowers` legislation.
5. The effect of tribalism/ethnicity and religion on 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 (204).

The World Bank`s report also documents 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 (7).

Attendant implications of corruption on Nigeria Nation

The act of corruption is however not limited to public official; private sector players are neck-deep in it too. 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. 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 many and legion, specifically for Nigeria, corruption undermines national growth, politicians and some highly placed individuals have stolen money in Nigeria and took it to Countries abroad, thereby contributing to those countries economics` growth by investing such money abroad at the expense of the nation. The country has witnessed corruption in its electoral process, through massive rigging. The consequences of which has been political instability. Corruption in the education sector has also been witnessed. Above all, the rich in Nigeria had continued to be rich while the poor continued to be poor because the wealth of this nation has perpetually being in the wrong hands, thus leading to uneven distribution of amenities and perquisites 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 (corrupt and dishonest government), 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 electoral conflict, unemployment and other social malaise are apparently the most crisply analyzed variables concerning the effects of corruption on the Nigeria Nation.

Corruption poses a serious development challenge in the political realm: it undermines democracy and the good governance by touting or even subverting formal reduces accountability and distorts representation in policy-making: corruption in the judiciary compromises the rule of law and corruption in public administration result in the inefficient provision of services. Scholars have characterized the state of Nigeria as neo-colonial. According to IDEA 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 case 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 (25).

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, found that it is estimated that corruption account for 20 percent of the GDP of Nigeria (70). 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 fiscal policies, for instance, Nigeria has 36 states and 774 LGAs, and under the current arrangement both states and LGAs receive monthly appropriations from the Federal government. According

to Human Right Watch, as cited by Obuah, this system has lead to "decentralization of corruption": a situation in which corruption has become rampant and an organized crime. Some LGAs (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 (72). Equally, African Abroad, 1999; Ribadu, 2007a; HRW, 2007 as cited by Obuah believed that Nigeria has been vulnerable to official venality. It has been projected by the EFCC that between 1960 and 1999 about £220 billion or \$380billion has been plundered and squandered by public officials in Nigeria (76). 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 on 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 car 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 Similarly, the paper explained that government was alleged to have denied and subsequently covered up the case of 18 months non-remittance of 549.8 billion from NNPC to the Central Bank of Nigeria (3-4). 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.

Panacea to corrupt from Islamic Perspectives

Qur`anic 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 has promoted morality and justice for the betterment of humankind, which in turn promotes environmental balance, social harmony, peace and Panacea to Corruption from Islamic Perspectives 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 by 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 behavioural 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 security. 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 be righteous.(Qur`an 6: 151-153)Allah (SWT) also singles out betrayal of trust as a 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", (Qur`an 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 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 morel 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 Bukhar1).

Finally, the Prophet (SAW) was also reported to have said: "There is no people in The Holy Prophet was admonishing one of his Sahabah, Sa`d and he said: whom Riba abounds except that they will be punished with drought. And there is no person who bribery abounds except that they will be punished with terror" (Sahih Muslim). The general implication of all the Nusus of the Holy Qur`an and the sayings of Prophet Muhammad (SA W) Is that bribery and corruption generally in Islam go to the root of one 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 or 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..." (Qur`an 65:2-3).

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, socio-culturally- resulting 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 elite-professions 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.

Recommendations

From the foregoing analysis, It is cleared 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 the possible 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:the nation as a polity-in all its major ramifications.
3. Concept and definition of corruption should go beyond embezzlement and looting public funds, rather it should entails 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. Thee formula goes thus:

$$CG + CS + VA - LI = PC \text{ (for investigation) (1-12)}$$

Where CG = Consumed Goods⁴. 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 (12).

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 contented 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
8. The government through their anti-corruption agencies like ICPC, EFCC, SSS, then our schools. 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 corruption 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 glamour 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.

Works Cited

Ali, S. *Corruption: A Third World Perspective*. Lahore: Aziz Publication, 1985.

Badawi, A. "Islamic Teachings". Halifax: Islamic Information Foundation, Album 4, 1982. Cowan,

IN. The HANS WEHR Dictionary of Modern Writer Arabic. 3rd Ed., 1976.

Doig, A. and Theobald, R. Corruption and Democratization. London: Frankcass, 2002.

Dugbazah, J "The Relationships between Values, Religious Teaching and Development Concepts and Practices: A preliminary Literature Review". Birmingham, University of Birmingham, 2009. Friedrich, C.J "Corruption Concept in Historical Perspective", In: Heidenheimer, J; Micheal, J; and Levine, V.T, Political Corruption: A Handbook. New Brunswick, USA: Transaction

Publication, 2009. Harsch, E. "Accumulators and Democrats: Challenging State Corruption in Africa." Journal of Modern African Studies. 31(1), 1993. IDEA "Democracy in Nigeria". Capacity Building Series. ID Stockholm- Sweden, 2001.

Iqbal, Z and Lewis, M.K "Governance and corruption: Can Islamic societies and the West learn from each other?" American Journal of Islamic Social Sciences 19 (2), 2002. Isma`ila, Y. "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., 2014. Khan, A; Tahmazov, I and Abuarqub, M "Translating Faith into Development". Available at <http://www.islamicrelief.com/indepth>. 2009. Retrieved 06/20/2015.

Lewis, L "Accountability and Islam". Paper presented at the fourth Conference on Accounting and Finance in transition," held

In http://www.uwsa.edu.au/commerce/docs/accountability_20_and_20%is_lam.pdf, 2006. Adelaide April 10/12/2006. Available at Muhammad Koko, N. "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: Ahmadu Bello University Press, 2014. Obuah, E. "Combating Corruption in a Failed State: The Nigerian Economic and Financial Crimes Commission (EFCC)". Journal of Sustainable Development in Africa.

Vol.12, No.1, 2010. http://findarticles.com/p/articles/mi_hb6608/is1_12/and56814373, Odekunle, F "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 September, 2015.

Shah, A "Corruption: Global issues; Social, Political, Economic and Environmental Issues that affects us all". <http://www.globalissues.org/particle/590/corruption>, 2011. Retrieved:

05/09/2015. Surty, M "Islam: the Qur`anic Overview." UK, QAF: Qur`anic Arabic Foundation, 2007.

Ukaegbu, C "Indiscipline in Nigeria: Causes, Patterns, Interventions and Implications for National Development". Jstor, A Journal of Opinion, volume xxv/1, 2007. "Political Corruption". http://en.wikipedia.org/wiki/political_corruption, 2010. Retrieved 29/10/2015

World Bank. "World Development Report: The State in a Changing World". New York Oxford University Press, 2000