

CORRUPTION IN BUSINESS TRANSACTION IN KATSINA STATE: KINDS, CAUSES, EFFECTS AND REMEDIES FROM ISLAMIC PERSPECTIVE

By

AbdulAziz Umar Yandaki

Department of Islamic Studies

Federal College of Education, P.M.B.2041, Katsina

umaraaay@gmail.com ; 07036452907

Abstract

Corruption is a widespread phenomenon in Nigeria which Katsina is inclusive and it has negative effects in all aspects of our national life. This study examines the issue of corruption in business transactions; its kinds, causes, effects and how to curb it from Islamic perspective. It discusses definitions of corruption and its prohibition in economic activities of the Muslims. The research is focused on society of Katsina State. The study deals with different kinds of corrupt activities practiced by the people in the research area, which are all prohibited by Islam. Furthermore, the study uncovered the effects of corruption and also discussed Islamic provisions that can be used to minimize the problems facing the research areas in the contemporary period. The research is designed in order to enlighten the Muslims on the dangers of corruption in business transaction and the provisions made by Islam to minimize it. It is hoped to educate people, as many people are ignorant or uniformed about the gravity of the issue in Islam. That is as it relates to what constitutes an offence, the greatness of the offence or the serious punishment which it attracts according to the Shari'ah. Finally, besides the Glorious Qur'an, the research has utilized the Ahadith, as well as other sources of Islamic law in the write up. Extensive field work was also conducted to gather oral data and other information.

Keywords: *Corruption, business transaction, kinds, causes, effects, remedies and Islamic perspective*

Introduction

In the name of Allah, the Beneficent, the Merciful. All praise is due to Allah the Lord of the worlds. May His salutations and benedictions be upon the Prophet Muhammad (pbuh), members of his family, his companions and those who follow his guidance till the Day of Judgment.

The Oxford Advanced Learners Dictionary defines corruption as dishonesty or illegal behaviour, especially of people in authority,

which in other words makes it synonymous to deceitfulness, fraudulence, lying, untruthfulness, and duplicity among others. Yusuf (2016) explained that corruption is a word derived from a Latin word *curruptu* which means to break or destroy i.e. to break away or depart from morality, ethics and civic virtues. Khadijat (2016) opined that corruption is translation of the Arabic word *fasad* which means immorality, bad manners, indiscipline and all kinds of evil acts one can commit in his

business transaction or social habits. Ibrahim (2013) simply defines it as mischief, abuse, rottenness, spoiled, decay, dishonesty and perverseness. Considering all the above definitions and others, one can deduce that corruption refers to breaking of rules and regulations for personal gain.

In Islamic realm, corruption is a miscellaneous term covering hosts of corrupt practices and many unethical and unruly embarkations which include corruption of the creed, ideology and intellect, administrative corruption, corruption in financial or business transaction, and ethical or moral corruption. In fact, corruption has dire religious, political and social consequences which the Shari'ah intends to prevent by prohibiting them (Muhammad, 2016).

All Muslims jurists affirm that corruption is prohibited in Islam, as it aims at consuming other's property or rights unfairly. Islam enjoins ethical principles which if adhered to will serve as measures to stop, curb and control corruption in a society. It frowns at evil practices of fraud in business and all other shameful deeds including kidnapping, homicide and embezzlement which are part and parcel of corrupt practices in our society.

Corruption is a widespread phenomenon in Nigeria which Katsina is inclusive and it has negative effects in all aspects of national life. In an attempt to fight corruption in Nigeria, many mechanisms have been put in place by Nigerian governments. Instances include the agencies like Code of Conduct Bureau, an agency

established and charged with the responsibility of monitoring and checking the behaviours of public office holders (Jamiu, 2016). Others are 1979 Ethical Revolution, the War Against Indiscipline (WAI), the MAMSER, the War Against Indiscipline and Corruption (WAIC), Economic and Financial Crime Commission (EFCC) and the independent Corrupt Practices and Related Offences Commission (ICPC) (Jamiu, 2016:121). In spite of all the moves of government to control corruption, it appears most of the struggles are not yielding expected results.

What are the reasons for the failure? Aina-Obe (2016) and others observed that the anti-corruption crusades have not accorded religion its expected roles in fighting the menace. The non-recognition of religion or lack of faith based doctrines as a viable instrument in the fight against corruption in Nigeria has been responsible for the failure. In addition the researcher observed that the fighting corruption has been limited to government funds neglecting other important areas like business transaction. These points have prompted the present study to give emphasis on corruption in business transaction and use Islamic provisions to fight corruptions. The time frame is the contemporary period.

Statement of the Problem

The major reason that inspired the researcher to write on the topic is the problem of corruption that is increasing by day in various business transactions in Katsina, in spite of its severe consequences in Islamic

perspective, and despite the Islamic outlook of the people of the state.

Secondly, there is the negligence or little attention that the governments pay to the problems of corruption in the economic system as against the position of Islam on it. It was reported that the Prophet (pbuh) said:

Allah commands the believers as He has commanded the messengers by saying” .O messengers! Eat what is good and do righteous deeds, verily, I am well-acquainted with what you do” (Q23:51) and “O you who believed! Eat what is good from what we have provided you with” (Q2:172) then he mentioned a man who makes long journey, dusty and unkept, stretching his hands to heaven and saying: “O my Lord! O my Lord!” but his food, drink and clothing are unlawful, and he is already fed with what is unlawful. How could his prayer be accepted then? (Muslim: 703).

Commenting on the first verse mentioned above, Sa`id bn Jabir and Al-Dahhak said that eat what is good means lawful. And Ibn Kathir commented that the two verses mean that Messengers and believers are commended by Allah to eat from pure source because eating from impure source prevents the acceptance of supplication and acts of worship (Al-Mubarakpuri:8:658). Fraud is one of the causes of impure food in this contemporary period; therefore it is a great problem that needs research.

In the course of writing this work, the researcher needs to answer some basic questions that will guide him, such questions include; what is corruption? What is corruption in business transaction? What is the position of such corruption in Islam? What are the causes and types of corruption in business transaction? How did past Muslim leaders use *Hisbah* and *Radd al-Mazālim* to control the problems of this kind of corruption? What are the general measures that an Islamic government should use to reduce the problems of corruption in business transaction in Katsina State?

Kinds of Corruption in Business Transaction

Corruption in business transaction is of different kinds, the common in the research area include; *Tatfif*, *khiyānah*, *Al-ghishshu* *Al-Ghadar*, *Gharar*, *Ihtiyālun*, *Tadlīs* and *Najash*.

The terms will be explained as follows:

Al-Tatfif

It is derived from Arabic word *Tatfif* literally means slight, small, little, light, insignificant, etc. (Baalbaki, 1997:259). Technically, it is an act of corruption in commercial transactions which involves demanding too much and giving too little. That is when one wants to receive by measure from others exact full measure, but when he wants to give by measure or weight to others give less than due. It is called *tatfif* because what is taken in the above explanation is very little. (Al-Dhahabi, :163-4) As Qur`ān explains in these verses:

Woe to those that deal in fraud. Those who, when they have to receive by measure from men, exact full measures But when they have to give by measure or weight to men give less than due. (Q83:1-3).

However, in general sense scholars explained that *Tatfif* (fraud) in Islam covers every aspect of life. For example, in domestic or social matters an individual or group may ask for honour, respect or services which he or they are not willing to give on their side in similar circumstances. (Ali, :1703)

Khiyānah

It is an Arabic word which literally means betrayal. (Baalbaki,1997:155) Technically, *khiyānah* refers to neglecting or failing to fulfil the trust given to (a person) in relation to Allah's rights, personal rights or other peoples' rights effectively. In other words, it simply means breach of trust (Abd Al-Baqi, 1970:370). The word is used mostly in dealing with fraud in general. For example Almighty Allah says:

O you that believe! Betray not the trust of Allah and the Apostle nor misappropriate knowingly things entrusted to you (Q8:27).

Al-Qurtubi (2008), defines it in his *tafsīr* as betrayal and hiding something. Therefore, if a person shows that unlawful act is lawful just in order to get a worldly benefit or fail to deliberately fulfil the trust enjoined on him in business transaction whether he is a seller or buyer, employer or employee, etc.

Gharar

Literally, it means deceiving (Hilmi, nd). Technically, it refers to deceiving a person by telling false benefits of a commodity. It mostly involves fraud in business transaction. The prominent Islamic jurist, Abu Muhammad 'Abd Allah bn Abi Zaid Al-Qayrawānī said:

Contract which entails *Gharar* (risk) is every sales contract which contains deception or risk in respect of price, the item purchased or the term at which payment is due (Al-Qayrawānī, nd:104).

Deception, danger or risk here is when it is not certain that the commodity exists, or when something exists but there are doubts about its soundness. For example, stray camel or selling fruit before they are ripe.

Tadlīs

It is derived from Arabic word *dalasa* which literally means to conceal, cheat, defraud, swindle, etc (Hilmi, nd). Islamic jurists used it to mean selling goods with hidden defects or concealment (al-Qayrawani, nd:104). Therefore, *Tadlīs* is an act of fraud which involves knowing that there is a fault in goods, but conceals it (defect) to a buyer.

Al-Ghushsh

It is derived from Arabic word *ghashsha* literally means adulteration (Hilmi, nd). Technically, it is an act of fraud in which a business man will add something which is not part of his commodity like adding water to honey. Other fraudulent acts that Al-Qayrawani (nd:104) labeled *al-Ghishsh* with *al-khilabah* and *al-*

Najash. *Al-Khilābah* means overrating; it is a deceit by lying about the price as when seller says:

I bought it for twenty dinars and I will give it to you for less or buy it from me and will give you reduction or mix poor wheat with good wheat. Al-Qayrawani (nd:104)

Al-Najash;

It is also another method of overrating a price of a commodity. It simply means raising the price of an article of merchandise, not from a desire to purchase it, but in order that some might hear that and raise the price in the same manner; or outbidding in a sale in order that someone else might fall in the trap, the bidder himself not wanting the thing; or praising an article of merchandise simply to deceive another person. Al-Qayrawani (nd:104).

Ihtiyālun

Literally, it is derived from the Arabic word *hilah* meaning trick, stratagem, ploy, etc. (Baalbaki,141). Technically, it refers to a situation where a person will use a clever and dishonest way of tricking someone, so that one gets an advantage of deceiving somebody about his right. For example, a father sold his house to one of his sons at a very low price, so that other sons and daughters may lose their right of treating them with justice in giving gifts as Islam enjoins. (Ibn Baz, nd:53)

This is common among contemporary kinds of business through internet. People use different tactics or tricks to deceive others. Therefore, from all perspectives corruption in business

transaction can be defined as an act of deliberate deception to gain material benefit or monetary gains.

Prohibition of Corruption in Business Transaction in Islam

Islam is a complete way of life. Its legislations on economics and commerce aim at securing the rights of the individual, maintaining the solidarity of the society, introducing high morality to the world of business and enforcing the law of Allah in that sphere of enterprises. Hence, it enjoins Muslims to be sincere and prudent in all their activities (Abdallati, 1975:126-8). Therefore, it strongly prohibits corruption and all what bears any resemblance to it more than any other system, polity or culture that exist in the world. It prohibits corruption generally and specifically. Generally, it prohibits it directly and indirectly by enjoining *Ihsān* concerning everything. Almighty Allah says:

O you that believe betray not the trust of Allah and the Apostle, nor misappropriate, knowingly things entrusted.(Q8:27).

Prophet Muhammad (Pbuh) said:

Verily, Allah obliges (you to be of) good perfection concerning everything (Al-Nawawi:17)..

The above verse and many other Islamic texts directly prohibit all kinds of fraud. While the above mentioned *Hadīth* and many other Islamic texts enjoin *Ihsan* (perfection) which is the opposite of fraud, therefore indirectly prohibits fraud. In addition to the general prohibition of fraud, Islam also prohibits different kinds of fraud specifically.

Causes of Corruption in Business in Katsina State

Corruption varies widely in nature, character and methods of operation. Therefore, its causes vary widely depending on the person, condition and environment. The causes of the contemporary problem of corruption in the research area include ignorance of Islamic injunctions, greediness of wealth, western influence, unqualified appointment, lack of supervision and punishment, poor salary, lack of Allah consciousness, etc.

Ignorance of Islamic Injunctions

Many Muslims in our contemporary period fail to understand that Islam consists of good *Aqida* (creed), *Ibadah* (worship) and *mu`amalah* (transactions). They assumed that once a person bears the name of a Muslim or performs single *Ibadah* like prayer, he is a complete Muslim. This wrong understanding, makes one to practice corruption acts in other aspects of life like social, political and business transactions, some assumed that corruption is prohibited only on measurement of grains, so shunning away from these types of business means shunning away from the dangers of fraud prescribed by Islam. (M.Kabir 3/4/21)

Western influence

Social habits of the contemporary people of Katsina State are influenced by Islam, Hausa traditional customs and Western culture. Islam totally prohibits and condemns any act of corruption as explained earlier. Also, Hausa traditions do not permit or encourage corruption because in their traditional religion, Hausa people believe that a corrupt person is

watched by their god (spirit) and will definitely be punished by it (spirit). That is why they are afraid of corruption and telling lies to the extent that people used to say '*Gaskiya kamar Bamaguje*' meaning (somebody) is telling the truth like *Bamaguje* (a follower of Hausa traditional religion) But, western culture is secular; it attached little or no consideration to belief in the unseen.

Greediness of worldly wealth

This makes many people to commit corrupt acts in order to get high positions or worldly materials, as they are not satisfied with what Allah has given them. Whenever a person becomes greedy for worldly materials, he can perform fraud; decrease his faith in order to achieve his aim (Hamza, 1984: 17).

Lack of supervision

Corruption becomes rampant in Katsina State. This is because the committees assigned to monitor our markets at Local government levels most of its members were not appointed based on merit but based on politics or relationship. In addition, no effective training on supervision was given with regards to their activities (A.Ibrahim 14/2/2021)

Lack of Allah consciousness

Most of our business men and committee members are lazy, they deliberately fail to do their work or services according to the teaching of Islam, search for its knowledge and apply it effectively. While some do not fear Allah, they know their duty but they fail to do it and they claim the payment. In addition, political

leaders used to make promise which they breached and the followers imitate them (Abdullahi Daura 5/3/2021).

Effects of Corruption in Business Transaction

Spiritual Effects

Both the Glorious Qur'an and *Ahādīth* of the Prophet (pbuh) promise a severe punishment against fraud in religious, social, economic and political activities. For example, Allah says:

And those who break the covenant of Allah, after its ratification, and sever that which Allah has commanded to be joined, and work mischief in the land, on them is the curse and for them is the unhappy (evil) home.(Q13:25)

This verse teaches that any Muslim who deliberately betrays the covenant of Allah after its ratification by committing any act of fraud in religious activities, on him is the curse of Allah and punishment of the Hellfire. In fact, all obligatory religious acts that Almighty Allah enjoins on a Muslim are trusts which he promised to fulfil, provided he got the means of fulfilling them. But if he deliberately failed to observe them, he would be severely punished with woe (Q108:4-5), like the punishment of fraudsters in business transaction as mentioned in chapter 83 verse 1 it reads “woe to those that deal in fraud”. Al-Dhahabi defined woe as a severe torture or a valley in Hell fire, this valley is so hot that it can melt all the mountains in the world. (Emrah: nd:297)

In his *Ahādīth*, the Prophet (pbuh) explains that fraud decreases *Iman* (faith) (Ahmad: 341) and implants hypocrisy in the heart of a Muslim (Bukhari:34) Also it makes an act of *`ibādah* (worship) or *du`a* (prayer) of a Muslim to be unaccepted. The Prophet (pbuh) was reported to have said:

Indeed Allah is Holy and He does not accept, except holy things. And certainly Allah has commanded the believers with what He had commanded the Messengers. The Most High said: Oh you messengers eat from the good things and do work `righteously. The Most High said: Oh you believers eat from the good things which have been provided. Then he (Prophet pbuh) mentions about a certain man who prolongs the journey; with dishevelled hair, covered with sand. He stretches his hands towards the sky (saying in prayer) Oh Lord, Oh Lord, but his food is *haram* (from forbidden things), and his drink is *haram*, his dress is *haram* and he was nourished by unlawful, so how can it (his supplication) be accepted? (Muslim:703)

The verse (Q23:51) in this *Hadīth* shows how Allah commands Muslims to eat from the good things (lawful) which included dressing and things needed for nourishment in general, before performing righteous acts. Sufyan al-Thauri said “who spent the unlawful in obedience is like the one who purifies cloth with urine”. Also Ibn Abbas said, “Allah will not accept a prayer from a person inside him is

unlawful. (Al-Jardani 2000:63)” All these teach the effects of using a thing which was earned through illegal means like fraud. It is evident in this contemporary period many people involve themselves in acts of fraud which make their income unlawful.

In addition, the *Hadīth* shows how unlawful food, dress and other domestic materials, as a result of illegal acts like fraud, can make a *du`a* (supplication) on a Muslim not to be accepted by Allah. *Du`a* (supplication) is the best weapon with which a Muslim protect himself from all dangers or evils (Ibid). Whenever the problem of frauds become widespread and is left unchecked, food, dress and general income of a person can be unlawful and may likely lose this divine weapon.

Other effects include: The Prophet (pbuh) said:

If they (group of people) cheat when weighing Allah will withhold their pasture-lands (or pasturage) and they will face barren years. If they do not pay Zakah, Allah will deprive them rain (Emrah, nd:45).

This *Hadīth* clearly shows the effects of corruption in economic activities. It teaches that when group of people involve themselves in *tatfif* (cheating when weighing), Allah will withhold their pasturage, this means their land will produce less crops. Their farm products and the pasture for their animals will be scanty. Also they will face barren years with drought which will make them to suffer the problem of famine. Wherever this occurred to

the economy of that community would seriously be affected.

Agriculture is the major occupation in Katsina State, therefore whatever affects it, affects the economy of the State. There is a unanimous complaint, especially in the northern part of the State, that presently their farm produce are less than before. For example, a person confirmed that forty years back they used to harvest about 150 bundles of millet and over 20 bags of groundnut in their farm. But now no matter how the rainy season was successful, they can hardly harvest 100 bundles of millet and 4 bags of groundnut. (Rabiu Abdulkadir, 25/3/21) With regard to the problem of barren years, it is a common catastrophe in contemporary Katsina State especially in northern part of the State; it is hard to get successive two years that this problem did not affect any part of the area.

All these are clear indications that as problem of corruption is occurring in Katsina State, also its consequences are affecting the economy of the area, for generally evil deeds are responsible for withholding of rain and Allah`s blessings on land and sea as Allah says:

Mischief has appeared on land and sea because of what the hands of men have earned, that He (Allah) may make them taste a part of that which they have done; in order that they may turn back. (Q30:41)

Ibn Abi Hatim recorded that Ibn Abbas, Ikrimah and others said *al-barr* is the empty land and *al-bahr* means towns and cities, while Zayd

bn Rafi said they mean usual meaning of the words i. e. land and sea. Ibn Kathir said 'mischief has appeared' means that rain is withheld from the land and this is followed by famine, and it is withheld from the sea, adversely affecting the animals. (Al-Mubarakpuri: 554) Al-Qurtubī explained 'which they have done' as their disobedient acts on land and sea, because of them Allah will withhold rain and make price of their commodities high, so that they will suffer the lesser consequences of their evil deeds, the greater will be in the hereafter And 'in order that they may turn back' it means that they may turn back from evil deeds by repenting to Allah and begging for His pardon. (AlQurtabi:498).

If one studies this verse and examines the contemporary situation in Katsina State and other neighboring states, one will discover that the above mentioned disasters have started falling on the inhabitants of the area due to their evil deeds, which include the wide spread of the problem of corruptions such as the contemporary vices; kidnapping, robbery, rampant killings, raping, fire out break in markets, houses, etc.

It reduces or eliminates Allah's Blessing in business transactions. Whatever type of business a Muslim involves in, he needs Allah's blessing in it. However, corruption prevents Allah's blessing in business transaction. Prophet (pbuh) is reported to have said:

If they (parties in a business transaction) speak the truth and make everything clear they will be blessed in their transaction;

but if they tell a lie and conceal anything the blessing on their transaction will be blotted out. (Muslim: 3661)

This *Hadīth* clearly shows truthfulness in business brings Allah's blessing in it, and concealment of defect (fraud) in a commodity blot Allah's blessing in business transaction. People are complaining that business men of contemporary period possess large capital but not blessed, because many used to involve themselves in different kinds of corruption as illustrated earlier. It has been observed by many respondents that whoever maintained truthfulness and sincerity in his business or services, Almighty Allah will bless it. But those who practiced corrupt acts encounter problems in the process of their business or services, except in rare cases where Allah puts into trial few sincere people who transact their business perfectly and make *istidrāj* (respite), to few ones who practice mischievous acts, like fraud.

It prevents contemporary Muslims in Katsina State from practicing the provisions of Islamic economic system that aimed at alleviating poverty. Islamic scholars (Khalil, 2008) explained that jurists identified different kinds of contracts that people may be able to deal with their contractual life in a more proper way without facing any difficulties, such as Islamic contract of *Qirād* (speculation), *salm* (payment in advance), *musāqah* (sharecropping), etc.

It was discovered that many people in Katsina State are familiar with those

Islamic provisions, but they shun them because they fear the problems of fraud. For example, a person explained that he tried to practice *Qirād* or *mudārabah* (Islamic partnership contract in which the capital belongs to one and the labour to the other and both share the profit). Therefore he gave one million Naira (N1,000,000) to a person with the condition of sharing the profit in a ratio of 1:2 (i.e one to the owner of the capital and two to the person in charge of the labour). The person in charge deceived him, by betraying the trust given to him and finally the contract was revoked and only one quarter of the money returned (Sarkin Noma 23/3/2021).

Another person complained that he gave N200,000 to a trader to buy some commodities for him as *al-salm* (the contract of payment in advance), but when the term was completed the trader brought to him some commodities of low quality because he had collected the money. After series of discussions the person realised that it was a deliberate trick and the simplest alternative was to collect the commodities like that. Muhammad Kabir: 9/04/2021).

All these are some of the problems of fraud that prevent many people from practicing different types of Islamic contracts. This in turn contributed to the wide spread of poverty in the area. If people in Katsina can sustain the Islamic economic provisions perfectly, without any act of corruption like fraud, poor people will get employment and rich people will get many laborers who will bring

more profits. Generally, this will bring economic development in the area.

It decreases customers; every business man needs many customers because the more they buy, the large profit will be realised. The people in the research area used to boycott any fraudster whose secret manifested to the people. For example, the butcher that was caught mixing his meat with dog's meat. People completely stopped purchasing from him; this forced him to leave the state. Also a man informed the researcher that he would never buy grains from a particular person, because he purchased twenty *tiyas* (measures) of grains, but when he measured it at home he found only seventeen *tiyas* (a container used for measurement of grains by the people in Katsina (Sani Kadafawa,4/4/2021)

Remedies from Islamic Perspective **Role of Islamic scholars**

The Glorious Qur'an and *Ahādīth* describe the position of Muslim scholars as very high. Allah says:

Allah would rise up to (suitable) ranks (and degrees) those of you who believe and have been granted knowledge, and Allah is well acquainted with all you do (Qur'an 58:11)

The Prophet (pbuh) said:

Scholars are the heirs of the Prophets (Tirmidhi :672).

These divine Texts show that scholars are the leaders of the Muslims community. They have important roles to play for advancing any important roles for advancing any important issue or service, or

eradicating any social evil. The research finds out that for effective control or minimizing the contemporary problems of fraud in Katsina, Muslim scholars need to play the following roles.

They should shun frauds in all their activities so that people will emulate them. As the research reveals, the rampant occurrence of this corruption in the research area, it is the responsibility of the Muslim scholars to help eradicate or minimize it. They should start by changing themselves before making effort to change others. They do not change what they order to be changed by force rather; they are only expected to speak about it verbally, in a more captivating manner, stating the Islamic ruling on the issue. They should enter all kinds of *halāl* occupation without involving themselves in any kinds of corruption, so that people would benefit from and emulate them in shunning all kinds of corruption. This will be a practical moral training that would make them a model in all aspect of life. Gada said:

Muslim scholars are unanimous that the character of a teacher has more impact on the personality moulding than the teacher's subject matter. (Gada, 2010:75).

Roles of Government

In Islam, political leaders are the vicegerent of Allah whom He enjoins them to execute *Shari`ah* in their area. Allah as sovereign power has revealed *Shari`ah* for the general guidance of mankind which if implemented effectively can minimize the problem of social vices including corruption.

The state should give serious concentration on the problems of fraud in the market places. Early Islamic states were concerned with problems of fraud and market imperfections. The Prophet (pbuh) inspected market to check the problem of corruption (Muslim). Dogon Daji (2005:82) explained that the four rightly guided Caliphs took care of the problems of market imperfections, fraud, distortions and malpractices. For example, Umar Ibn al-khattab inspected markets to check the problems of fraud and other market imperfections; also he sent away any trader found to be ignorant of principles or rules of transaction (Hasan, 1967:178). Malami and Bayero (1993) explained that Muhammadu Bello gave special concentration to trade. They said:

He went to a great length to develop trade and inspired commercial activities to the extent of providing escorts to traders.

All these are clear indications of how early Muslim leaders concerned themselves with markets. They inspected markets to check the problem of frauds and other kinds of imperfections and tried to improve them. By following the footsteps of the early Muslim leaders they would be able to implement Islamic teaching in this respect.

However, the research has revealed that there was no record where a governor or local government chairman in the area of research has inspected a market to check these problems of fraud. The sarkin Kasuwa, revenue collectors and other

market officials we have now mainly concentrate their attention on revenue collection and security issues. Therefore, there is an urgent need for the political leaders to do something urgent to remove fraud in the market places. Also Islamic knowledge on business transaction should be among the requirements needed before permitting a trader to conduct a business transaction in our markets.

The State should establish Islamic institutions that early Islamic States used to control the problems of corruption. The four rightly guided Caliphs, Umayyad and Abbassid dynasty, Sokoto Caliphate, among others used *Radd al-Muzālim* and *Hisbah* to check the problems of corruption..

a) *Raddal-Mazālim* (Restoration of Justice)

Role of an Individual and the Society

Individual

Even though the problems of corruption are widely spread in all segments of life in this contemporary period, it is not an excuse that a person should involve himself in it. Therefore, everybody should do everything possible to safeguard himself against committing any act of fraud as the Glorious *Qur`ān* reads:

O you who believe! Take care of yourselves, if you follow the (right) guidance and forbid what is wrong no hurt can come to you from those who are in error. The return of you all is to Allah, then He will inform you about (all) that which you used to do (Q5:105)..

Ibn Kathir said that Allah commands His believing servants to reform themselves and to do as many righteous deeds as possible. He also informs them that whoever reforms himself, he would not be affected by the wickedness of the wicked, whether they were his relatives or otherwise. (Al-Mubarakpuri, 2005:289).

A Muslim can prevent himself against evils like fraud, by searching for knowledge, putting into practice what he learnt, doing it for the sake of Allah, and performing it according to the teaching of Islam (Al-Qyarawani,nd). In addition, whatever type of business or service a Muslim intends to do, he should first of all study its Islamic rules and regulations as *Al-Akhdari* said

It is not permitted to a mature Muslim to do any act without knowing the Islamic verdict on it.(Al-Akhdari, nd).

Society

Since the study shows that the consequences of fraud affect everybody, people should work hard to reduce it following the *Hadīth* of the (pbuh) that says:

Any one of you who sees an abomination (disapproved matter or act in Islam) let him change it with his hand, if he can't (with his hand) then with his tongue, if he fails (with his tongue) then with his heart and that is the weakest faith (Mohyidin, nd).

This *Hadīth* teaches that it is a duty on every Muslim to prevent an act of abomination (which corruption in business is inclusive) as much as

possible depending on the circumstances and influences which one has over others. Those that have power should use their power to minimize the problems. Scholars should use their tongues and writers should use their pens to enlighten and warn the general public against it. Other members of the community should give their maximum cooperation in reducing fraudulent activities by giving admonition or reporting any act of fraud that came to their notice. Also they should show their concern and hatred to acts of corruption through all possible ways that do not involve negligence of the rights of others

Recommendations

1. Corruption in business transaction is the major cancer that hinders the success of fighting against corruption in Katsina State in particular and Nigeria in general. Therefore, Katsina State and Federal Government should make use of Islamic measures discussed in the study to tackle the problem.
2. Political leaders in the research area should from time to time visit market places to check the problem of fraud as Prophet (pbuh) and other Muslim Political leaders did.
3. Muslim scholars should double their efforts and admonish people against corruption especially on business transaction and conduct *Da'awa* especially in markets against corruption in business transaction.
4. Katsina state should establish and support *Hisbah* and *Radd al-Mazālim* institution, to carry out its duty similar to what early

Islamic States did like four rightly guided Caliphs, Umar bn Abd al-Aziz, Sokoto Caliphate, etc. So that problems of corruption in economic, religious and social activities can be minimized.

5. The State Government should make it compulsory on every Muslim intending to go into lawful business of whatever type to seek its Islamic knowledge so that he can be able to identify what is lawful and what is an act of corruption in it.
6. Traders should fear Allah and take a lesson from our pious scholars who conducted their business according to Islamic injunction. Such as, Imam Abu Hanifa whom his boy sold a particular gown to a woman in his absence, when he returned, he said that did you show her its defect, the boy said no. Abu Hanifa said that I must find her and explain to her about the defect, so that she may return it to collect her money or make possible deduction for her.
7. Researchers should carefully conduct a special research on every aspect of life to enlighten Muslims about Islamic teachings on corrupt acts that people do today.

Conclusion

It can be concluded from the foregoing study that corruption in business is one of the major sins that Allah strongly prohibited in Islam. It can also be realized that problems of corruption in business are widely spread and seriously increasing in the research area, yet both the political leaders, scholars, writers and general public are giving little concern to the

problems. These problems made a number of negative effects on the religious, social, political and economic life of the people in the area.

The research revealed the divine remedies that can be used to reduce the contemporary problems of corruption. This can be done by putting into practice the teachings of the *Qur`ānic* verses and *Ahādīth* of the Prophet (pbuh) on the issue. In addition, Islamic institutions like Hisba and market committees should be established for minimizing problem of corruption in business activities. Also various committees that were established for *Shari`ah* re-introduction should be grouped under *Hisbah*, re-organised it and support it to handle the problems of corruption in Katsina State in particular and Nigeria in general.

All Praise and thanks are due to Allah, and may His Blessings and peace be upon His Prophet and those who follow his footstep until the Day of Judgment. May Almighty Allah save us from committing any act of corruption and bless us with guidance to perform *Ihsān* (perfection) in all our activities.

References

Arabic sources`

- Abd Al-Bāqī, M.F. (1970), *Al-majmū`u Al-Mufti li al-Fāz Al-Qur`ān Al-Karīm Vol.1*, Beirut: Dār al-Fikr
- Al-Jardan, M.A. (2000), *Sharh Al-Jardāni` ala Al-Arba` in Al-Nawawi*, Kano: Maktabah Ayub.
- Al-Akhdarī, A. (nd), *Mukhtasar al-Akhdarī*, (np)

- Al-Qayrawānī, A. Z.(nd), *Al-Risāla* Cairo: Sharikah al-Qudūs.
- Al-Qurṭubī*, M. A.(nd), *Al-Jāmi`u li Ahkām al-Qur`ān*, Cairo: Dar al-Kutub al-Arabi.
- Baalbaki, R. (1997), *Al-Mawrid Al-Quareeb*, Beirut: Dār al-Ilm li Malāyin
- Hamzah, A. M. (1984), *Sharh Hadith Mā Dhiibāni Jai`āni*, Cairo: Dār al-Fatah.
- Khalil, I. (2008), *Mukhtasar khalil*, Beirut: Dār al-Fikr
- Muslim, H. A. (2000) *Sahih al-Muslim*, Beirut: Dār al-Fikr

English Sources

- Abdalati, M. (1975), *Islam in Focus*, Indiana: American Trust Publication
- Al-Hilali, M.T. and Khan, M.M. (nd), *Translation of the Meaning and Commentary of the Noble Qur`an*, Madina: King Fahd Complex
- Ali, A.Y. (2007), *The Holy Qur`an Translation and commentary*, New Delhi: Goodword Book.
- Al-Mubarakpuri, S. (2000), *Tafsīr Ibn Kathir Abridged(Trans)*, Riyadh: Darussalām Publisher
- Dogon-Daji, S.D. (1999), *Economic Regulations in the Thought A study of some Prominent scholars of the sokoto caliphate*. M. SC. Dissertation Submitted to Department of Economic, U.D.U.Sokoto.
- Emarah, I.R.(2008), *English Translation of Al-Kabair (The Major Sins)*, Cairo: Dar Al-Manarah.
- Gada, A.M. (2010), *A Short History of Early Islamic Scholarship in Hausaland*, Sokoto: Department of Islamic Studies, Usmanu Danfodiyo University
- Hassan, I.H. (1967), *Islam a Religious Political Social and Economic Study*, Baghdad: Times Publisher.

- Honey, A.S.(2000) *Oxford Advanced Learners Dictionary of Current English*, New York: Oxford University Press
- Ibrahim, R. A. (2013), The Imperative for Integrating Religion in the Anti-Corruption Crusade in Nigeria. A Muslim Perspective. Centre Point Journal, Humanities Edition Vol. 15 No.1
- Khadijah, B and Saleema, A. (2016) Role of Muslims in Combating Corruption and Indiscipline in Nigeria. Umar II as a Model. In Makinde, A. K. (ed) Perspectives of Arabic and Islamic Studies in Combating Corruption and Indiscipline in Nigeria, Ilorin: Unilorin Press
- Khan, M.M.&M.T..Al-Hilal, (2007), *Interpretation of the Meaning of the Noble Qur'an*, Riyadh: Dārussalam,
- Malami, H. U. and Sabir, B.A.(1993), *Review of Economy and Economic Policies the Sakkwato caliphate* (ed) Gusau S.A.Reading in Islamic Economic Vol.1. Department of Economic, U.D.U.Sokoto.
- Matraji, M. (1993) *English Translation of Sahih Muslim vol.1* Beirut: Dar Al-Fikr.
- Mohyidin, B.A. (nd), *Al-Nawawi 40 Hadith Arabic Text with English Translation and Commentary*, Kaduna: Merciful Production.
- Muhammad, A. (2017) The role of Muslims in Combating Corruption (Fasad) and Indiscipline in the Society. In Makinde, A. K. (ed) Perspectives of Arabic and Islamic Studies in Combating Corruption and Indiscipline in Nigeria, by the Nigeria Association of Teachers of Arabic and Islamic Studies (NATAIS) Ilorin: Unilorin Press.
- Yusuf, A.A. (2017) Analysis of Islamic Concept Responsibility (Mas`uliyah) and its Role in Combating Corruption in Nigeria In Makinde, A. K. (ed) Perspectives of Arabic and Islamic Studies in Combating Corruption and Indiscipline in Nigeria, by the Nigeria Association of Teachers of Arabic and Islamic Studies (NATAIS) Ilorin: Unilorin Press
- List of Informants**
- Abdullahi Magaji, 57 years, Deputy Imam Jumu`a Mosque and member Daawa Committee, Kaita L.G.A, Kaita, 20/5/2021
- Abdullahi Muhammad Daura. 48 years, Principal G.D.S.S Girka, 15/04/2021
- Alhaji AbdulAziz Sarkin Noma, 52 years, Business man, Yandaki, 20/03/2021
- Alhaji Aminu Isa, 61 years, Secretary Daawa Committee Kaita L.G.A, Kaita, 29/4/2021
- Alhaji Rabi'u Abdulkadir, 65 years, Retired Civil Servant, Dutsin-Reme Bakori, 25/03/2021.
- Malam Sirajo Ibrahim, 52 years, Islamic Scholar, Yardaji Zangon Daura 20/04/2021
- Muhammadu Zainu Sadisu, 38 years, Business Man, Charanchi, 24/02/2021
- Kabir Saidu, 49 Years, Civil Servant, Malumfashi, 27/03/2021
- Kabir Sulaiman, 40 years, Civil Servant, Shinkafi Katsina L.G.A. 12/04/2021
- Nura Musa, 44 years, Politician, Jibia, 13/04/2021
- Samaila Sulaiman, 48 years, Civil Servant, Kurfi, 23/04/2021.
- Saminu Aliyu, 58 years, Civil Servant, Mashi, 20/03/2021.
- Sani Ahmad Kadafawa Contractor man, Kadafawa Katsina, 4/4/2021
- Shamsu Muhammad, 45 years, Business, Central Market, Katsina 15/05/2021.