

Chapter 6

RELIGION AND NATIONAL DEVELOPMENT IN NIGERIA

By
Professor Usman Sani Abbas
Department of Islamic Studies and Shari'ah,
Centre for Qur'anic Studies,
Bayero University, Kano.

Introduction

The position of religion in establishing virtues such as sincerity, sympathy, simplicity, love, justice, kindness, honesty, tolerance, self-reliance, determination and dedication to duties, courage, creativity and God consciousness could not be over emphasized. It is only when these virtues are instilled, people become disciplined, law and order are established and peace and stability prevail. As such, virtues are the essence of good governance, and good governance guides to productivity, and productivity leads to development. It is against this background that this course discusses and examines the concept of religion in African societies with Nigeria as a case study. The course will cover types of religion in Nigeria and their impacts on education, social stability and economy.

The Concept of Religion in African Societies

There are as many definitions of religion as there are scholars. Adewole (1989) defines religion as:

The phenomenon that describes man's relations as a creature with God as His Creator. As such, man deserves to obey His Creator. It is the link between God and man. It deals mostly with beliefs that are beyond reasoning but which are accepted by believers in faith.

The Collins English Dictionary (1985:1233) defines religion as:

Worship of, or obedience to a supernatural power or powers considered to be divine or to have control of human destiny.

From the above definitions, therefore, one could define religion as belief in a superhuman power or powers to be worshipped. In other words, religion means any specific system of belief or worship.

Prior to the advent of Islam and Christianity, there were followers of traditional religion in Nigeria. They believed in the existence of a Supreme Being who created the earth, the sky, the people, the mountains, the rivers, animals, trees to mention a few. This means that the followers of the traditional religion believed that the Supreme Being whose name varied from one society to another was the Creator, controller and sustainer of the whole universe. (Balogun, 2012: 42-44)

However, the followers of the traditional religion considered the Supreme Being as too high to be spiritually approached directly, but through intermediaries or smaller gods or spirits, when there is a need to seek his spiritual intervention in the affairs of people and for the purpose of worship.

In Nigerian societies, for example, various names were given to the Supreme Being. In Igboland, he is referred to as Cineke. In Yorubaland, they called Him Olorun/Olohun. In Nupeland, they called him Soko. In Edo, it is referred to as Osanobwa. Among the Akan, it is

called Nyame. Among the Mende, it is known as Ngewo, while among the Kono, it is referred to as Yataa. In Hausaland, he is referred to as Ubangiji, and in Arabic, the Supreme Being is called Allah. (Balogun: 2012:45).

Types of Religion in Nigeria

Nigeria was and is never a secular state. Secularism in the sense of beliefs and practices that reflects reject any form of religious faith by separating practical life of the people, including social, economic, scientific, political, and son on, from religious moral conducts. Nigeria is only a multi religious nation with Islam, Christianity and traditional religion as the three dominant religions.

1- Traditional Religion:

It has been spelt out that before the advent of Islam and Christianity, there was traditional religion in Nigeria with a great number of adherents. This is because in African beliefs, morality was the fruit of religion. Thus, every institution in the society was religious oriented. Religion, therefore, set the code of behavior for the community as a whole.

Africans believed that moral values are not human inventions, because god has put his law into man. Therefore, man should use his conscience to behave in good way in order to avoid the wrath of God. Mbiti (1975:) states that:

Morals guide people in doing what is right and for both their own sake and that of their community. They help people do their duties to society and enjoy certain rights from society. It is morals which have produced the virtues that society appreciates and endeavours to preserve, such as friendship, compassion, love, honesty, justice, courage, self-control, helpfulness, bravery and so on. On the other opposite side, morals sharpen people's dislikes and avoidance of vices like cheating, theft, selfishness, dishonesty and so on.

From the above, one understands that morals as part of the traditional religion keep society in peace and tranquility, hence, achieving integration. All aspects of the cultural, social and moral life of the society had the stamp of religion and no member of the society saw himself as being complete without the other members. Although an individual may have certain personal morality, it was the social moral values that guided his choice and actions.

2- Islam

Nguru (2010:15) defines Islam as total submission to the way of Allah by complying with His dos and don'ts. It also means peace. That is peace with your Creator, peace with yourself, peace with your fellow human being, and peace with all other creatures.

As for the Prophet Muhammad (SAW), whatever he said, did or approved, was an inspiration from Allah. The Qur'an says:

Nor does he say (ought) of (his own) desired. (Qur'an al-Najm:3)

The Five Pillars of Islam

Islam is established on five pillars in which everybody has to believe and practice, before he is considered a Muslim. They are stated as follows:

- i- Belief in oneness of Allah and the Prophethood of Muhammad (SAW)

- ii- Five daily prayers
- iii- Giving of the obligatory alms (*Zakat*) to the poor, the needy and the other beneficiaries as spelt out by Allah in the Qur'an (Qur'an, al-Taubah:60)
- iv- Fasting in the month of Ramadan. The ninth month in the Muslim lunar calendar. These are the twelve months under the Muslim Lunar Calendar: al-Muharram, Safar, Rabi'ul Awwal, Rabi'u'l Thani, Jumadah Awwal, Jumadah al-Thani, Rajab, Sha'aban, Ramadan, Shawwal, Dhul Qi'idah and Dhul Hijjah.
- v- Performance of pilgrimage to Makkah at least once in a life time for those Muslims who have the means.

The Six Articles Of Faith

Islam has six basic creeds in which every Muslim must believe. These are:

- i- Belief in the existence of Allah.
- ii- Belief in the existence of Angels
- iii- Belief in the revealed books
- iv- Belief in all the prophets and Messengers of Allah.
- v- Belief in the day of judgement when mankind will be physically resurrected to account for their deeds in this world before Allah.
- vi- Belief in destiny, good or otherwise.

As far as Islam is concerned, the concept of the Supreme Being, Allah, and the approach to worshipping Him contravene the perception and approaches of the traditional religions. Islam emphasizes the unity or oneness of Allah who created the universe and its contents including this world and the hereafter. As such, it is He alone deserves to be worshipped.

Contrary to the traditional religion, in Islam, every believer has a direct spiritual link to Allah the Most Exalted. The believer has no need to recourse to any intermediary. Allah has neither parents, nor children and, indeed, He has no partner.

Some Distinctive Features of Islam

The comprehensive nature of Islam which deals with every aspect of human life such as moral, spiritual, social, economic, and political makes it a natural and universal *Din*. Thus, Islam as a *Din*, is a complete code of human life, which provides commandments to be followed in every sphere of life. Allah says:

Say: verily, my prayer, my sacrifice, my living and my dying are for Allah, the Lord of the worlds ... (Qur'an, al-An'am:162-163)

The teachings of Islam are very reasonable and free from confusion. In Islam, full care has been taken of the material needs of man. He has been made the vicegerent of Allah on earth and charged with the responsibility of spreading good and eradicating vice from the society. This is the Trust in which Allah says:

Indeed, We offered the Trust to the heavens and the earth and the mountains, and they declined to bear it and feared it. But man [undertook to] bear it ... (al-Ahzab:72)

Fundamental Pillars and Cardinal Principles of Islam

Tauhid:

Before one becomes a Muslim, he must believe in the oneness of Almighty Allah, Who has no son, no father, no mother, and no wife, and does not need any helper. Islam is established based on the unity or oneness of Allah who created. He is one and the only one. Allah says:

- Say: He is Allah (the one)
- Allah, the Self-Sufficient Master, whom all creatures need.
- He begets not, nor was He begotten
- And there is none like unto Him (Qur'an al-Ikhlâs:1-4)

Dignity of Human Being:

Islam raises the status and dignity of human being. Allah says: "And indeed, We have honoured the children of Adam ..." (Qur'an, al-Isra:70)

Belief and Love for Other Messengers of God and Their Revealed Book

In Islam, belief in the prophets and messengers of Allah and the books revealed to them is compulsory. Muslims, therefore, love, believe and respect all prophets and messengers. Allah says:

Say We believe in Allah, and the revelation given to us, and to Abraham, Isma'il, Jacob, and the tribes, and that given to Moses and Jesus, and that given to (all) Prophets from their Lord: We make no difference between one and another of them and we submit to Allah. (Qur'an, al-Baqarah:136)

About all the God-sent messengers and prophets and their revealed books, Allah says:

It is not righteousness that you turn your faces towards the East or the West (in prayers) but righteousness is he who believes in Allah and the Last Day, and the angels, the books, the prophets ... (al-Baqarah:177)

Rationality:

Islam is a religion of rationality. It has invited all the individuals and nations to see things in the light of reason and rationality. It persuades people to contemplate and reflect the creation of the universe and other creatures contained therein. Qur'an says: "Indeed, in the creation of the heavens and the earth, and the alternation of the night and the day ... are signs for a people who use reason" (al-Baqarah:164). Islam never use harsh approach, not to talk of compulsion in its *da'awah* or preaching. Allah says:

There is no compulsion in religion ---- (Qur'an, al-Baqarah:256).

Superiority of Knowledge:

Islam enjoins its followers to acquire knowledge. In fact, the superiority which man enjoys over other creation is on account of knowledge. There are so many Qur'anic verses and Prophetic traditions on this. For example, Surah al-Alaq: 1-5, which was the first revelation of the Qur'an.

Brotherhood:

Islam enjoins its followers to live at peace with individuals and nations and to adopt forgiveness and forbearance. Allah says:

O mankind! We have created you from a single (pair) of male and a female, and made you into nations and tribes that you may know one another. Verily, the most honourable of you in the sight of Allah is that (believer) who is best in religion and best in good deeds. Verily, Allah is All-Knowing All-Aware. (al-Hujurat:13)

The phrase "know one another" in this verse, means respect of other peoples' norms and values, merits of each other's culture, and concern for its preservation. Thus, "Know one another" according to Islam, is the recognition of the variations of human races, religions, wisdom and characteristic in different ethnic groups, tribes, and nations, etc.

Mutual Rights and Obligations:

Islam has laid the rights of parents, children, wife and husbands, relatives, friends, neighbours and other people generally. On the other hand, Islam places certain compulsory duties and responsibilities upon the parents, guardians, elders, and leaders, so that younger ones are taken care of and brought up in the good manner. The Prophet Muhammad's (SAW) last sermon at Arafat during his last pilgrimage contained all these and many more lessons.

Service to Humanity:

Islam commands and encourages its followers to offer numerous services to humanity based on their capabilities. As far as Islam is concerned, in offering services to humanity, one is serving God. This is because the concept of worship (*Ibadah*) in Islam is not confined to the rituals such as *Salat*, *Sawm*, *Zakat*, *Hajj*, e.t.c. Worship in Islam has a very wider connotation. It covers anything which pleases Allah and Prophet Muhammad (SAW).

It is very important to note that among the services which Islam commands its followers to offer to the humanity regardless of the belief, race or background of the beneficiaries are: providing health care facilities, orphanages, hospitals, schools, skills and vocational training centres, scholarship at various levels of education, constructing of roads, recreational centres, creating job chances to mention a few.

Justice:

Islam commands justice in all social, economic and political transactions. Allah the Most Exalted says:

O you who believe! stand out firmly for Allah as witnesses; and let not the enmity and hatred of others make you avoid justice. Be just; that is nearer to piety; and fear Allah. Verily, Allah is Well-Acquainted with what you do (Qur'an, al-Ma'idah:8).

The Impacts of Religion on Education

Adeyemo (1979:9) defines education as:

The skill and experience, which one acquires from the time he was born up to the time, he dies.

Education could therefore be defined as a process of developing an individual spiritually, morally, socially, intellectually, economically, politically and so on. Hence, the essence of education is to ensure all-round development of an individual.

Since the essence of education is to ensure all round development of an individual with ethics and morality as one of the components of such development, one therefore, comprehends the impact of religion on education in the sense that the former supports and strengthens the later and vice versa. For instance, religion as a specific system of belief or way of worship plays a very significant role in making education to be very functional and very relevant to the commandments of the Supreme Being.

Religion equips education with some ethical values capable of making education to achieve its purpose. These values include: quest for education in order to serve Allah, the Almighty, and to offer services to humanity, self-reliance, courage, sincerity, justice, kindness, sympathy, simplicity, honesty and many other ethical values. When these and many other moral values are in the content of education, the education becomes relevant to the needs and aspirations of the society. When people realise that the content of education reflects some of their religious teachings, they give their maximum support, attention and concentration to it.

As such, it is important to note that the impacts of religion on education is just like a coin, which has two sides. Each side makes the coin looks more beautiful and complete.

The Impacts of Religion on Social Stability

The impact of religion on social stability could not be over stressed. All the messengers of God were sent, to among other things, establish justice and wither away injustice and oppression among humanity.

Islam, for instance, commands justice. Muslims have to be just not only among themselves, but also among believers of other religions. In fact, the justice to which Islam invites its followers is meant for all human beings. This is a viable machinery of establishing social stability. Allah says:

Whenever you judge between people, you should judge with (a sense of) justice (al-Nisa'i:8)

Do not let your hatred of a people incite you to aggression (Qur'an, al-Ma'idah:3)

And do not let ill-will towards any folk incite you so that you swerve from dealing justly. Be just, that is nearest to heedfulness (Qur'an, al-Ma'idah:8)

As part of the process of ensuring social stability, Islam safeguards and protects five necessities of life (*al-Darurat al-Hamsah*). These are preservation of religions, lives, lineage, honour and wealth.

As far as the preservation of the five universal necessities are concern, Islam does not discriminate between Muslims and no-Muslims. This, clearly shows how humane Islam is, and how much it prioritise social stability. The Prophet (SAW) was reported to have said:

I have been ordered by Allah to dispense justice between you.

It is very important to note that Islam calls for the respect and honour of neighbours, guests and humanity at large. It also commands peaceful coexistence among people. These really facilitate social stability.

The Impacts of Religion on Economy

After Adam's and Hauwa's coming to the earth from heaven, Adam survived with fruits, vegetables and water. However, later on, God gave him the idea of farming to sustain him and his generations. This is because all mankind are originally from Adam and Hauwa. This is why all mankind are referred to as sons of Adam.

From that time onwards, Adam engaged in farming. Therefore, farming was the first occupation engaged by the first man on earth. Later, a number of occupations related to economic matters emerged. In response to the needs of their times, all prophets and messengers of God engaged in one occupation or another. For instance, Prophet Dawud was a blacksmith, Prophet Zakariyya and Prophet Nuh were Carpenters and Prophet Muhammad (SAW) was a herdsman and a business man too, i.e., an Importer and Exporter.

As part of the religion's impact on the economy, God Almighty is the real owner of all things including wealth. This is why all issues relating to economy should not be carried out completely without divine guidance.

Islamic Impacts On Business Creation and Growth

Business, simply means purchase and sale of goods or services, while business creation could be defined as ability to bring into existence business ideas, product and processes through imaginative skills. It is very important to note that the word creation here, has a wider connotation. Hence, business creation usually depends on the entrepreneur, type of the entrepreneurship, capital, enabling environment and the demand of the goods or services. [NDE Entrepreneurship Development Programme, 1988:12-13].

There are a number of Qur'anic injunctions which have encouraged Muslims to engage themselves in lawful and wide range of business activities. Allah says:

O you who believe (Muslims)! When the call is proclaimed for the *Salat* (prayer) on Friday, come to the Remembrance of Allah and leave off business (and every other thing). That is better for you if you did but know. [Al-Jumu'ah:9]

Then when the (*Jumu'ah*) prayer is finished, you may disperse through the land and seek of the bounty of Allah (by working or engaging in business etc.), and remember Allah much that you may be successful. [Al-Jumu'ah: 10]

From the above, it could be deduced that Muslims have been seriously warned that their engagement in trades and businesses must not make them negligent of their duties to Allah. As soon as the call for Friday prayer is made, and likewise call for other prayers as well, Muslims are asked to close business and answer the call of Allah. However, after the prayers, Muslims are asked to disperse in the land of Allah and continue with business transactions in accordance with the teachings of the Qur'an.

In order to do successful business, the Qur'an encourages Muslims to undertake travelling and long journeys. For example, Allah says:

... some people will travel in seeking bounties of Allah (through business, working etc.) and some people will travel to fight war of defense in the path of Allah...[Al-Muzammil:20]

There are also numerous bounties of Allah (through business) which the Qur'an clearly spells out. These include maximum utilization of seas, oceans and rivers which help in national and international business and movements of goods and commodities. In this regard, Allah says:

And you see the ships there in that plough the waves (sail in the sea) in order that you may seek the bounties of Allah so that you may be thankful. [al-Fatir: 12]

From the verses quoted, people can see some great opportunities and chances of business while in travelling, and more especially while on long journeys, and when utilizing seas, oceans and rivers. If Muslim businessmen could make proper use of the business channels and opportunities mentioned by the Qur'an with much interest, sincerity, devotion, courage, patience and *du'ah*, they could have achieved great success in importing and exporting business.

Apart from the few Qur'anic verses quoted, there are also numerous Prophetic traditions that stress business creation and growth. The Prophet (SAW) was reported to have said:

For a man to take his rope and go into the forest to collect wood is better than to beg from people, whether or not people give him what he wants. [al-Bukhari]

The Prophet (SAW) said again:

The sincere, honest merchant will on the Day of Judgment be in the company of the Prophet, the faithful and the martyrs. [al-Tirmidhi]

The Prophet (SAW) also said:

No one has ever eaten better food than what he eats as a result of the labour of his hands. [al-Bukhari]

From the foregoing, it could be deduced that dignity and self-respect are not possible if a person is economically dependent for extended periods of time on the charity of others. In fact, economic dependence seriously curtails one's ability to fulfill the duty of *al-amr bil ma'aruf wal nahy annil munkar*, which strongly encourages business creation and growth and very seriously discourages laziness and sycophancy.

Some Qur'anic Business Ethics and Ways of Business Growth

The glorious Qur'an lays down some business ethics such as: sincerity of intentions, devotion and seriousness, high moral standards, transactions in consonance with *Shari'ah*, partner and workers selection, consultation, high quality and perfection, moderation in spending, honoring obligation, community based business, and God-consciousness.

Sincerity of Intention, Devotion and Seriousness

As far as the Qur'an is concerned, the intention of a businessman should be earning legitimate wealth. Allah says:

And they have been commanded no more than this; to worship by offering him sincere devotion. [Al-Bayyinah: 5]

High Moral Standard

The central issue of the Qur'anic teaching is to instill high moral standards. This is why a businessman under the teachings of the Qur'an, should observe kind treatment to all people working with him or for him in production, marketing, management etc. He should also make sure that he is lenient to his business associates, i.e., when he buys and when he sells. Allah says:

O you who believe! Stand out firmly for Allah as just witnesses; and let not the enmity and hatred of others make you avoid justice. Be just; that is nearer to piety; and fear Allah. Verily, Allah is Well-Acquainted with what you do. [Al-Ma'idah:8]

The Prophet (SAW) says:

Allah grace upon those who are kind when buying, and kind while selling. [al-Bukhari]

Transactions Should Be in Consonance with *Shari'ah*

The Qur'an commands that all dealings conducted by Muslims should be in consonance with *Shari'ah*. This, means that business should be pure from evil dealings no matter the huge amount of wealth involved. On this, Allah says:

O you who have attained to faith! Partake of the good things which We have provided for you as sustenance, and offer thanks unto Allah, if it is (truly) Him that you worship. [Al-Baqarah:72]

As far as the Qur'an is concerned, trade practices which contain elements of fraud, usury, gambling, uncertainty and doubt and monopoly (exploitation) are strongly prohibited. Allah says:

... And Allah Has permitted trade, and forbidden interest". [Al-Baqarah: 43]

O believers, fear Allah, and give up what is still due to you from interest (usury), if you are true believers. But if you do not do so, then take notice that Allah and His Messenger shall wage war with you. [Al-Baqarah: 279]

Monopoly and Exploitation:

Islam condemns monopoly and exploitation, and abhors those who practice either or both of them. This is because they are two means of creating scarcity of commodities and price inflation. The Prophet (SAW) says:

Whoever engages in monopoly, then he is a sinner.

From these, it could be deduced that wealth is not a goal in itself, but a means by which life becomes stable and prosperous. Hence, though the Qur'an encourages wealth creation and growth, however, such must be within the context of the Qur'an and *Sunnah* guidance.

Partner and Workers Selection

The Qur'an emphasizes that in business transactions, partner and workers selection should not be based on skill, and expertise only, but ethics and morality should also be given significant consideration. Allah says:

O my (dear) father! Engage him on wage. Truly the best of men for you to employ is the (man) who is strong and trustworthy.
[Al-Qasas: 26]

Consultation

Consulting the experts is a very vital teaching of the Qur'an. In relation to business, therefore, it is advisable to consult the experienced personnel before initiating any business. Likewise, the management and decision making should be based on consultation. Allah says:

And by the mercy of Allah, you (Muhammad SAW) dealt with them gently. And had you been severe and harsh-hearted, they would have broken away from about you; so pass over (their faults), and ask (Allah's) forgiveness for them; and consult them in the affairs. Then when you have a decision, put your trust in Allah, certainly, Allah loves those who put their trust (in Him). [Al-Imran: 159]

High Quality and Perfection

The Qur'an commands that business should be conducted to its perfection and that high quality should be the preference in all business transactions. Allah says:

Verily, We have made that which is on earth as an adornment for it, in order that We may test them (mankind) as to which of them are best in deeds. [Al-Kahf: 7]

The Prophet, peace be upon him, also is reported to have said; "Verily Allah, the Exalted, likes if anyone of you carries out any business, should do it well" (Abu Dawud).

Moderation in Spending

Islam insists on moderation in transactions and business in order to maintain a balance in the economic system. Allah says:

Give full measure when you measure and weigh with even scales when you weigh" [al-Isra':35]

The Qur'an prohibits Muslims from wasteful spending of wealth even for charity. This is because Allah, the Most Exalted, is the actual owner of wealth. So, man has been assigned by Allah to properly manage and look after the wealth. This is why Allah says:

And let not your hand be tied to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and in severe poverty. [Al-Isra: 29]

Allah also says:

And those who, when they spend are neither extravagant nor niggardly (tight fistedness), but hold a medium (way) between those (extremes). [Al-Furqan: 67]

Fulfilling Promise and Honoring Obligation

The Qur'an instructs Muslims to fulfill all obligations, among which is debt. In the contemporary times, many traders face problem of their credits not paid. Allah says:

O you who believe! Fulfill (all) your obligations.
[AlMa'idah:1]

The wage workers also, are warned to fulfill promises. Allah says: "And fulfill commitment. Indeed, the commitment is ever (that about which one will be) questioned. [Isra'i: 34]

The Business Should Be Community Based

One of the teachings of the Qur'an on business creation and growth is that Muslims/people should produce all prime necessities of life and share the fruits of their labour with others, not necessarily as charity but as a duty and responsibility. Allah says:

And in their wealth, there is a due share for the beggar and the deprived. [Al-Dhariyah: 19]

By beggar, the Qur'an refers to disabled and destitute, sick and elderly people, or anybody who is temporarily economically hard-pressed. It does not in any interpretation mean a healthy and strong person. The Prophet (SAW) says: "Verily, charity is illegal to any strong and abled body (person).

It could be deduced from the above, that the Qur'an develops in man the spirit of cooperation with others. The Qur'an spells out that wealthy members of the community should give the needy ones a specified proportion of their wealth. By doing this, hatred against the rich cannot be harbored by the poor.

God Consciousness

The Qur'an commands Muslims to be God-consciousness at all times. Businessmen, as such, should give preference to Islamic injunctions and considerations. This will lead to peace of mind, unity and establishes the fear of Allah which brings Allah's blessing and support. The Qur'an, in clear terms, instructs Muslims to love Allah more than their trades. Allah says:

Say, if it be your father, your sons, your brothers, your mates, or your kindred; the wealth that you have gained; the commerce in which you fear a decline; or the dwellings in which you delight – are dearer to you than Allah, or His Messenger, or the striving in His cause – then wait until Allah brings about His decision; and Allah guides not the rebellious. [Al-Taubah: 24]

According to the Prophet (pbuh), one cannot attain piety until when he shuns things inobjectionable (Tirmidhy).

Prophet Muhammad (SAW) As A Role Model for Business Creation and Growth

The Prophet (SAW) was a recognized and respected businessman. Though he did not have enough capital, his actual capital was utmost honesty and fairness in transactions. He was very honest and fair in the conduct of trade. He maintained good and friendship relation with his trading partners. He started business at age of twelve and by twenty five years, he became a recognized Importer and Exporter. [al-Hudariy, nd: 8-9]

Prophet Muhammad's First Trade Mission to Syria

The Prophet (SAW) accompanied his uncle Abu Talib to a trade mission to Syria in 583 CE, while he was twelve years old. Abu Talib loved his nephew so much so that he gave him more consideration over his own children. In fact, Abu Talib went to Syria with Prophet Muhammad because of the latter's strong insistence. Prophet Muhammad's uprightness, intelligence, charity at that early period strengthened Abu Talib's mission to Syria. [al-Hudariy, nd: 8-9]

Prophet Muhammad (SAW) As a Herdsman

Prophet Muhammad's occupation as a herdsman during the year of his youth provided him with a lot of experience. He took care of his family's and neighbors' herds. Later, he recalled his experience as a herdsman with joy, and say that:

Allah sent no Prophet who was not a herdsman ... Moses was a herdsman, David was also a herdsman; I, too, was commissioned to prophethood ... [Haykal, 1976: 58]

Prophet Muhammad's Second Trade Mission to Syria

Around 569 CE, when Prophet Muhammad was twenty five years, his uncle Abu Talib connected him with Khadijah bint Khuwaylid, a business woman of honor and great wealth. She used to hire men to bid and compete in the market on her behalf and reward them with a share of the profits. [Haykal, 1976: 60]

On his first business trip to Syria as an employee of Khadijah, Prophet Muhammad was accompanied by Maysarah, her business Assistant. The caravan made its way to al-Sham (i.e. Syria), and some of the items exported to Syria by Prophet Muhammad include: *al-Tawabil* (the plural of *tabil*, it is a coriander, i.e., a plant whose leaves are used in cooking as a herb and whose seeds are used in cooking as a spice like ginger and cinnamon i.e., *ghirfah*), *al-Itir* (perfume), Madinan and Ta'if dried dates, al-Bakhur, *al-Tibr* (raw metal, gold dust), *al-Harir* (type of cloth mainly for ladies). These items were produced in al-Habasha (Ethiopia), al-Hindu (India) and al-Sin (China). [al-Shaibaniy, al-Maktabah al-Shamilah]

When the caravan had returned to al-Zahran near Makkah, Maysarah said to Prophet Muhammad, "go to Khadijah, O Muhammad, and inform her the news of your success". Prophet Muhammad went to Khadijah and reported to her the success of the trip and the goods he had imported from al-Sham, such as *al-Qamh* (wheat), *al-Sha'ir* (barley), *al-Urz* (rice), *al-Tin* (fig) and *al-Zabib* (dried grapes). Khadijah became well pleased with her new employee. Later on, Maysarah arrived and reported to her about Muhammad, his gentle treatment of him, his sincerity and honesty. That confirmed what she had already known of Prophet Muhammad's virtues and superiority over other youth of Makkah. Shortly, despite her forty years of age, she felt more comfortable to marry Muhammad than those wealthy Quraishite who wished to marry her. Prophet Muhammad in the end, married Khadijah at the age of twenty five years. [al-Shaibani, al-Maktabah al-Shamilah].

It is worth noting here that, the Prophet's first trade mission to Syria with his uncle, Abu Talib in 583 CE, his commitment as a herdsman, and his second trade mission to Syria as an employee of Khadijah in 596 CE, demonstrate a sense of business creation and growth. It also shows how very vital childhood and adolescence period are in the creation of anything including business. This, in essence, therefore, means that Muslims should try to be business oriented right from the early period of their lives. It could also be deduced here that the Prophet (SAW) started importing and exporting commodities at an early age, and then became a well-recognized Importer and Exporter at the age of twenty five years.

Indeed, this is a great challenge not only to Muslims potential businessmen, but to Muslims as a whole more especially those who have lackadaisical attitude towards business creation and growth hiding under the cover that they do not have "enough capital" or they do not have the source or they cannot make it. All these utterances and similar ones, are resultant of lack of self-confidence which Islam is strongly against.

From the foregoing, one understands that Islam strongly encourages trades, investments and other numerous economic activities. Nevertheless, it lays down certain economic ethics, which must be observed. For instance, Islam commands sincerity of intentions, devotion and seriousness, high moral standard, consultation, high quality of goods and services,

moderation in spending, honouring obligation and God-consciousness. However, it strongly prohibits usury and interest, monopoly, hoarding, gambling, exploitation, uncertainties, and confusion, extravagance, deception and other unethical dealings.

3. Christianity:

Christianity as a religion exhorts its adherents to virtuous deeds which if properly adhered to and put into actions can play a very vital role in facilitating development in Nigeria. Some of these virtuous deeds are: peace, politeness, honesty and transparency, truth and justice, courage and patience, forgiveness, sympathy, leniency, and doing good to others, love and sympathy to mention a few.

Peacefulness:

Christianity commands its adherents to ensure peaceful coexistence among humanity. For instance:

Blessed are the peacemakers, for they shall be called the
children of God (Mathew 5:9)

Politeness

This is also one of the virtuous which Christianity instructs its followers to. For example:

But I say unto you, that whosoever is angry with his brother
without a cause shall be in danger of judgement ... (Mathew
5:22)

Honesty

Christianity instructs its followers to be honest with God by abiding by his commandments, honest with themselves by doing what is worth doing, and honest with other fellow mankind. (Exodus 20:17)

Truth and Justice:

Christianity attaches importance to truth and justice as viable means of attaining development.

Thou shalt not bear false witness against thy neighbour
(Exodus 20:16)

Courage and Patience

In whatever field of human endeavour, courage and patience are mechanism which facilitate development. (Mathew 10:21-28)

Forgiveness

Christianity teaches forgiveness to its adherents. This is because God forgives those who forgive others. (John 20:22-23, Mathew 18:22)

Sympathy, Leniency and Doing Good to Others

Christianity teaches that since God is good, its followers should also be good, sympathetic and lenient to humanity.

Those who spend their wealth in the way of God, and afterward make not reproach and injury to follow that which they have spent, their reward is come again, I will repay thee ... (Luke 10:30-37)

Love and Sympathy

Christianity commands its followers to imbibe the culture of loving and sympathising neighbours and mankind.

Though shall love thy neighbour as thyself. (Mark 12:31)

Conclusion

The development of anybody spiritually is the only thing that can save him or her. Indeed, through this, the words of God are put into consideration and one acts on them accordingly. All the works one does in the daily life situations must be guided by religious instructions. For, it is this that will check and balance the affairs of the people to ensure social, economic and political development.

Human being is a religious creature who hardly does anything without recourse to religion. His coming to life has religious contribution. His sojourn in life is greatly guided by religion. In reality, at the point of his exit from this world, he needs religious support. Thus, any aspect of human and national development without spiritual consideration is only a phantom development.

The genesis of Nigeria's instability lie deep in the concept of secularism. This is because by separating people's life, and especially education and government from God, leaders find it very easy to lie, and cheat, and cover up all by resorting to cheap sentiments. Our educational system breeds graduates (i.e. leaders) who are spiritually bankrupt, morally empty, as a result, they lack sense of patriotism and nationalism. Nigeria cannot expect to succeed without abiding by the wishes of God. This is because man cannot be just unless he follows what has been laid down to be just, that is the commandments of God, the Creator, the Controller and the Sustainer.

This paper, therefore, recommends that there is the need to revisit, reassess and re-evaluate the curriculum of education as it is taught in the Nigerian education system. Governments at all levels should be more concerned with matters of religion. It is wrong for any government to refuse to have concern for the fate of its citizens. Presently, many of the social, economic and political ills in Nigeria, result from moral failures. As such, government must help guide the people to understand the wishes of God and establish a culture of decency and good values which provide an atmosphere for peace, stability and development. On their part, the religious scholars should concentrate on imparting and inculcating virtues to the society such as: honesty, sincerity, hardworking, creativity, perseverance, dedication, commitment, innovation, responsibility, humanism, planning, strategy and critical thinking analysis. These among other things are what are needed in making Nigeria to develop.

REFERENCES

- Adeyemo, P.O., *Principles of Education and Practices of Education*,_Omelayo Standard Press and Bookshops Co. (Nig.) Ltd, Ado-Ekiti, 1979.
- Aziz-us-Samad, Ulfat (Mrs.), *Islam and Christianity*,_(np).
- Balogun, I.A.B., *Religious Understanding and Cooperation in Nigeria*,_Shebiotimo Publications, Ijebu-Ode, Nigeria.
- Fakhry, M.A., *History of Islamic Philosophy*,_Columbia University Press (1970).
- "Foundations of Nigerian Culture". Readings in General Studies, No.2, Produced by General Studies Unit, Bayero University, Kano, (2001).
- Haykal, M.H., *The Life of Muhammad*,_Lagos: Academy Press Limited, Lagos (1982).
- Al-Hudariy, M. *Nur al-Yaqin*,_Lebanon: Dar al-Fikr (n.d.).
- Khan, M.M. al-Hilali, M.T., *Interpretation of the Meanings of the Noble Qur'an- A Summarized Version of al-Tabari, al-Qurtubi and Ibn Kathir With Comments from Sahih al-Bukhari*,_Riyadh: Darussalam Publishers and Distributors, (2007).
- Al-Mawdudi, A., *Human Rights in Islam*,_The Islamic Foundation, London, (1983).
- Nguru, M.M. *Comparative Study on Religions Islam-Christianity-Judaism*,_(2010).
- Okusami,, O.F., *National Directorate of Employment: Entrepreneurship Development Programme For Youth Corps members*,_1988/89 Service Year.
- Religious Experiences in a Multi-Religious State, A Publication of the Department of Islamic, Christian and Comparative Religious Studies, Kwara State University, Malete, (2010).
- Shafi', M.M., *Distribution of Wealth in Islam*,_Karachi: Ashraf Publications (1975).
- Zowk, O., *A Brief Sense of Islamic Business Practices*, Dar al-Qur'an (2011).

E-Sources

- Al-Rasul (SAW) Fi al-Dirasat al-Istishraqiyyah al-Munsifah, by Muhammad Sharif al-Shaibaniy in al-Maktabah al-Shamilah. Retrieved on 26th April, 2015.
- Collins English Dictionary, Great Britain, 1985.