

## **CHAPTER 7**

### **TIJARA (TRADE AND COMMERCE)**

#### **Meaning of wealth and property**

Wealth refers to a large amount of money or valuable possessions that someone has. Property is an object or objects belong to someone.

#### **Islamic teachings on the acquisition of wealth and ownership of property**

The following are some of the Islamic teachings on the acquisition of wealth and property:

- Muslims should acquire their wealth through legal means.
- A Muslim should use the wealth that he or she acquired to please Allah through giving of zakat, sadaqa, assisting the needy among other useful ways. Do not use the wealth extravagantly.
- All transactions involving trade should be transparent.
- Exploitation or take advantage of the customer or other business parties is prohibited.
- Muslims should honour agreements and contracts in a business transaction.
- Muslims should have trust in Allah as the provider and sustainer such trust should lead one to working hard and keeping his performance at its best while fearing Allah in the acquisition of wealth.
- While transacting business there should be mutual consent between the parties.
- Muslims should understand that all property belongs to Allah and is held in trust by mankind.
- Mutual respect and consideration for others should be observed during acquisition of wealth.
- Agreements between parties, involving future obligations should be recorded.
- Practice justice, honesty and fairness between each other regardless of race, faith, creed, ethnic background or any other differences.
- One should abide by the rules and laws of the country in ownership and acquisition of property. For example, in Kenya it is prohibited to own elephant tusks.

- Be considerate and take into account the interest of the others in the acquisition of wealth. Do not engage in activities that may bring harm to the community or the environment.

### **Significance of acquiring wealth and property through legal means**

The following are importance of acquiring wealth and property through legal means:

- a) The owner of the property secures his or her right to possess it legally.
- b) It becomes easy for the owner of property to get fully control of the property without any external interference.
- c) The rightful owner of the property has a right to use, consume and enjoy the property
- d) Through legal means of acquiring property, the owner gets a chance dispose or transfer the property to someone else by selling, gifting or inheritance.
- e) It secures the owner's right to allow others to the property through licensing, leasing and renting.

### **Sources of earnings**

There are two forms of earning, either legitimate (legal) or illegitimate (illegal). A Muslim is encouraged to obtain wealth through legal means.

#### **i) Legitimate sources of earning**

These are earning which are halal and a Muslim is allowed to consume. They include the following:

- a) *All legal trade activities on lawful commodities*: Muslims should follow the Islamic teachings while carrying out their businesses while making reasonable profit during trading activities.
- b) *Agricultural activities*: People can earn a living through growing of crops or keeping livestock for subsistence and commercial purposes.
- c) *Legal employment activities*: A Muslim expertise can provide his or her services in exchange for money in form of salaries, wages or commissions.
- d) *Investment in legal projects* such as house rent on commercial house, business premises, rates on land and income from rented equipment, for example, hiring of tends, farm plantations among others.

ii) **Illegitimate earnings**

These are earnings which are haram and a Muslim is prohibited from consuming. They include:

- i. Hoarding of goods.
- ii. Smuggling goods or transacting business in black market.
- iii. Dealing in harmful and expired products.
- iv. Money or capital obtained through gambling or games of chances.
- v. Engaging in products that are haram like narcotics, intoxicants, pork and other prohibited products.
- vi. Selling items that are legal while one is certain that they will be used for illegally. For example, drugs (knowing that they are going to be abused), weapons and fruits (knowing that they will be used to make intoxicants).
- vii. Mediation and brokerage of goods that are haram. For example, wholesalers and commission agents in businesses that are haram.
- viii. Rent and rates from properties leased to haram businesses. For example, brothels, bars, casinos, night clubs among others.
- ix. Utilities that offer services that are haram e.g. lodges from where adultery, fornication and other prohibited activities are carried out.
- x. Child trafficking, slavery, conman ship and any other way that is suppressive to human dignity.
- xi. Acquiring property through fraud or devious means.
- xii. Exploiting the weak by taking advantage of their weakness to enrich oneself e.g. exploiting widows, orphans, divorcees, physically or mentally impaired persons among others.
- xiii. Sale of animals that are haram according to the Qur'an and hadith. However, when a halal animal dies before it is slaughtered a Muslim is allowed to use its parts such as; skins, horns and bones for industrial purposes.
- xiv. Illegal farming like the cultivation of bhang.
- xv. Trade on stolen, looted and vandalized properties or items.
- xvi. Any kind of business transaction involving uncertainty. The Sharia forbids transactions involving unspecified quantities and acceptance of money where there is

uncertainty, for example, acceptance of money for fish in the river or a bird in the air. However, if the level of uncertainty is minimal, the transaction is allowed. It should also be noted that Islam allows payment on goods to be delivered at a later date when the measurements are known.

xvii. Acquiring money through usury (interest).

## Trade and commerce

### Teachings of Islam on conduct of commercial activities

The following are the Islamic teachings on conduct of commercial activities:

- The records of transactions should be kept effectively.
- The virtue of honesty should be upheld by all the parties involved in the business dealings. That is, the seller should not practice fraud or deceit with regard to the article sold to the buyer.
- Interest (usury/riba) should be avoided and strongly condemned.
- All the business transactions should involve lawful goods and services. For example, things sold and money offered should be lawfully acquired.
- Customers who are unable to pay in cash may be granted time to pay the price and in case of total inability to pay grant remission.
- The seller must avoid excessive oath in selling an article, excessive oath in a sell reduces abundance.
- It is only with mutual consent or with a proposal (*ijab*) and acceptance (*qabul*) that the sale of property is completed.
- The seller must be strict with regard to weight and measurements. He or she should ensure that it is given accurately.
- A person who pays in advance for the purchase of a thing must not sell it before it actually comes in to his or her possession.
- The prices of the commodities should be controlled by the market forces, but they should not be fixed or controlled.
- For transactions which involve future obligations there should be witnesses and it should be reduced to writing.

- Monopoly should only be undertaken under exceptional circumstances. However, there should be no monopoly in trade. The prophet (p.b.u.h) said: “whoever monopolizes, is a sinner.”

## **Honesty in trade**

### **Islamic teachings on honesty in trade**

The following are the Islamic teachings on honesty in trade:

- i. Fraudulent trade is prohibited in Islam.
- ii. Allah doesn't allow misappropriation of wealth and misuse of other people's resources by false means.
- iii. The right measure should be taken because excess measure in purchasing and less measure in selling is equivalent to stealing the extra amount.
- iv. Business is a commitment before Allah (SWT) and the trader must have the consideration that he is seen by Allah (SWT), so any virtue is a good deed performed before Allah while any misdeed is an evil committed before Allah.
- v. People will be brought back to life on the day of Judgement and will be asked to account for everything they did, including their trading activities.
- vi. Those who conduct their businesses honestly will get goodwill and legitimate earnings in this world and be rewarded by Allah (SWT) for their honesty in the hereafter. Conversely, those with bad business practices will pile up illegitimate earnings in this world and be punished for their evils in the hereafter.

### **Importance of honesty in trade**

The following are the importance of exercising honesty in trade:

- i) It enables a Muslim business man to make lawful profit.
- ii) Through honesty a business man will maintain a good relationship with his customers.
- iii) It enhances truthfulness in all trading activities and one will not engage in vices like price hiking.
- iv) Allah blesses the business that is done with honesty.

## Record keeping

### Documents for recording business transactions

The following are several documents that a business person is required to maintain so as to keep record of business transactions:

- |                             |                        |
|-----------------------------|------------------------|
| a) Receipts                 | f) Cheque books        |
| b) Delivery notes           | g) Credit note         |
| c) Invoice books            | h) petty cash books    |
| d) Inventories              | i) Cash register tapes |
| e) Bank slips and statement |                        |

### Islamic teachings on record keeping

The following teachings should guide a Muslim during the writing and keeping of records:

1. The scribe who can be the accountant, bursar or any person authorized by the trader to write should keep records with fairness and without favouritism.
2. The scribe should be objective in recording because that knowledge is a treasure from Allah.
3. The scribe should write exactly what the owner is dictating.
4. Where the owner cannot dictate (due to such disabilities as impairment or sickness), the guardians of his interest e.g. his or her next of kin, business partner(s) and professional employees should dictate in truth and fairness.
5. There must be two male witnesses or one male and two female witnesses who will witness the dictation as well as reminders in case of forgetfulness.
6. Anything, whether big or small in the terms of the dealings should not be left out.
7. For cash transactions, the records may either be kept or not, depending on the necessity.
8. To harm, terrify or kill the witnesses in order to corrupt the evidence written is a sin.
9. It is important for both parties to observe trust in honouring their pledges.

### **Reasons/ Significance of keeping records on business transaction**

The following are reasons/ significance of keeping records of business transaction:

- It allows time for the trader to monitor the success or failure of the business. Consequently, proper record keeping will help determine whether or not the resources of the business are being managed efficiently.
- Good records help one to easily retrieve information about the business and also to know its progress.
- It is an easy way of identifying threats, opportunities or weaknesses in the business.
- Well-kept and up to date records help one to clear doubts in the business.
- They help when transferring business or property to the heirs or next of kin.
- The records help you in maintaining a good relationship with your customers.
- To determine the profitability of a business; by keeping proper records, the profit or loss made by the business can be easily calculated.
- To maintain proper financial control of the business in order to maximize profit. Caution must be exercised when handling revenue and expenses of the business.
- To be able to provide financial information about the business that assist in making informed decisions about the business.
- To provide the government with the necessary information to file a tax return as well as to furnish the relevant information if your business is being audited.
- Businesses are expected to put in place a record keeping system to ensure that your Income Tax or/and Goods & Services Tax (GST) declarations are duly supported with the required documents.
- Failure to keep and retain records may be subjected to penalties under the Income Tax Act.

### **Lawful and unlawful acts in trade**

Even though trade has been allowed in Islam, there are some acts that are lawful and others that are unlawful according to the Islamic law.

### **Ways through which a Muslim trader can be successful in business**

#### **Lawful Acts in Commercial Trade**

The following are lawful acts in commercial trade:

- a) Trading in genuine wares and commodities. That is, trade should not be in fake commodities.
- b) Use of standards in trade e.g. accurate weights, measures scales to determine quality/quantity.
- c) There must be mutual trust/honesty between the buyer/customer and seller.
- d) Records of business transactions must be kept e.g. agreements
- e) Sources of seed money to start business must be legitimate/halal entrepreneurship.
- f) There should be no monopoly of business if so then it must be obtained in a fair way.
- g) Prices of commodities should not be fixed. The market should decide.
- h) The customer has the right to inspect and return.
- i) The seller should disclose the defects of the commodities and let the customer to decide.
- j) Customers who cannot pay promptly should be given time to pay.
- k) Excessive swearing is not allowed in business transaction.
- l) There should be mutual consent between buyer and seller.

### **Unlawful acts in trade**

The following are unlawful acts during business dealings:

- a) Hoarding
- b) Usury
- c) Smuggling
- d) Monopoly (the concentration of supply in one hand)
- e) Dealing in harmful and expired products
- f) Seizing orphan's property
- g) Gambling (Games of chances)
- h) Engaging in products that are illegal like intoxicants, pork among others.
- i) Mulasamah: This is where the buyer is not given an opportunity to examine the items.
- j) Muzabanah: This is the exchange of fresh fruits for dry ones. The quality of dry fruit is measured and fixed but quality of fresh fruit is guessed while it is fresh.



k) Trade on stolen, looted and vandalized items.

### 1. Money lending (Qardh)

Islam has allowed money be lent to those who are in need on the grounds that it will be paid back to the owners.

#### **Islamic teachings on Money lending and borrowing**

The following are the (rules governing) Islamic Teachings on Money Lending and borrowing:

- There should be a written record of the money lent.
- The record should be written in the presence of reliable witnesses.
- The amount lent out should exactly be the amount to be paid back.
- Anything more paid shall constitute *riba*, which is highly forbidden in Islam.
- At the time of taking a loan, the borrower should be truly concerned to repay it within the stipulated time.
- If the borrower cannot repay the loan in lump sum, he should make it clear beforehand and promise how he wishes to repay it.
- Allah will cause humiliation (in this world) and shall punish (in the hereafter) those who take a loan with a bad intention.

#### **Rules to be observed by a Muslim before taking a loan from a bank**

The following are the guidelines to be observed by a Muslim before taking a loan from a bank:

- i. He or she should ensure that the bank is Sharia compliant
- ii. The individual should ensure that the loan to be taken will not attract any interest.
- iii. A Muslim should prove that the money given as loan has been generated through lawful means i.e. the bank should not engage in haram acts to make profits.
- iv. A Muslim should ensure that there are witnesses to the loan transaction.
- v. The agreement on the loan between him/her and the bank should be written down.
- vi. Managers/ custodians of the bank should be Muslims who understand the Shariah regarding loan transactions.
- vii. A Muslim should understand the terms of the agreement before signing for the loan.

## 2. Riba (usury or interest)

The word **ribaa** means ‘excess’. In the Islamic Sharia, riba is any excess amount which is levied or charged beyond the amount that is borrowed at the time of its re-payment.

### Islamic teachings on Ribaa

The following are the Islamic teachings on Riba:

1. Believers should refrain from all kinds of *riba* (usury/interest)
2. Allah has forbidden usury and permitted trade, although trade and interest look alike.
3. Whoever repents and refrains from the practice of riba and keeps the past profits and Allah knows best.
4. Those who practice usury will abide in hell forever for their impiety and guilt.
5. Any excess given for the sake of charity or alms is allowed and is not counted as usury.
6. Whatever remains from usury should be given out but not consumed.
7. Those who repent for taking riba should have their principal and forego the interest.
8. Everybody should practice fairness so that nobody is wronged or wrongs another.

### Effects of Riba (interest)

The following are the effects of Riba in the society:

- i) Allah does not accept charity of wealth earned through riba, and the giver does not receive any blessings in it.
- ii) It encourages selfishness, lust and greed for wealth.
- iii) Allah does not grant the dua (supplication) nor give blessing to those who engage in riba.
- iv) It breaks the interpersonal relationship and cohesion among members of the society.
- v) In a society where interest is the order of the day, the gap between the rich and the needy is widened.
- vi) One who fails to pay can be psychologically affected leading to strain and even committing suicide.
- vii) Whoever takes riba is a companion of shaitaan and shall be cast into the hell fire.
- viii) The heart of the one who engages in riba becomes corrupt, and as result it turns away from the remembrance of Allah (SWT).
- ix) It encourages corruption, injustice and violation of human rights.

- x) It leads to debt bondage or debt slavery whereby the needy are always owed by the rich and hence whatever they earn, no matter how small it is, is already consumed as part of the payments. This may be inherited by the heirs.
- xi) Any consumers of ribaa will be punished in the grave, and on the day of judgement will rise from their graves while suffocating and in the state insanity.

### **Why Riba is prohibited in Islam**

The following are reasons Riba (usury) is forbidden in Islam:

1. Creates bad blood between the tender and the borrowed thus leading to suspicion, mistrust, resentment and hatred between the lender and the borrower.
2. It may lead to corruption as the borrower strives to pay off hence will look for illegal ways and means of paying off debt such as gambling and stealing.
3. It widens the economic gap between the rich and the poor/ the haves and the have not.
4. It is a form of exploitation since it leads to misappropriation of other people's property without giving anything in return.
5. It prevents people from working to earn money lawfully. Since one will be waiting for the interest in his or her account every month.
6. It leads to inequality between the rich nations and poor nations.
7. It keeps individual and countries in a vicious cycle of poverty.
8. It deprives and takes away blessings from the possession of the individual.
9. Allah declares a war for those taking riba/ interest hence attracts the displeasures and severe punishment of Allah in this world and hereafter.
10. May cause suffering/ hardship to the borrower and his/ her family if they fail to clear the borrowed loan in the due period.

### **3. Hoarding (Ihtikaar)**

Hoarding is the hiding of essential commodities so as to cause an artificial shortage so that to sell at higher prices in times of scarcity.

## Effects of hoarding

The following are the effects of hoarding in the society:

- i) It leads to unnecessary suffering among people in the society due to lack of basic commodities.
- ii) People end up buying goods at very high prices.
- iii) It brings about uncalled for shortages of goods.
- iv) The hoarded goods may expire thus affecting the health of the consumers.
- v) It derails a person from the path of Allah and is promised a painful retribution by Allah.
- vi) It creates disunity and enmity among members of the society due to the suffering caused by those who practice hoarding.
- vii) Allah has cursed the person who engages in hoarding.
- viii) It is a form of exploitation and whoever engages in it earns sins from Allah (SWT).
- ix) It will encourage other vices such as stealing, vandalism, intolerance among others.
- x) It ruins relationships among members of the community
- xi) It encourages selfishness yet Allah (SWT) teaches Muslims to share the wealth we have with the needy and the disadvantages than to hide it away where it benefits no one.

### Measures to be taken to guard Hoarding

The following are ways that Muslims can adopt to fight against Hoarding:

- (i) Open markets for competition and avoid monopoly.
- (ii) Creating awareness in the society on the harmful effects of hoarding.
- (iii) Introduction of stiff penalties (Taazir) against hoarders.
- (iv) Boycotting businesses of the people who practice hoarding.
- (v) Naming and shaming hoarders.
- (vi) Instilling values such as honesty and fair business practices in the people
- (vii) Reminding business people on the importance of fearing Allah (Taqwa) in all their transactions and the punishment that await the hoarders in the hereafter.

### 4. Monopoly

is Arabic word which means monopoly. It is the exclusive possession or control of the supply of services or trade commodities within an area. For example;

- Buying goods and products from traders before it reaches the market so as to sell it at your own price,
- Selling goods to persons who are unfamiliar with the market i.e the seller takes advantage of the buyer's lack of knowledge of the market and the prices for his selfish ends.

### Islamic teachings/ Conditions under which monopoly is allowed

We cannot restrictively and exhaustively define the term monopoly due to its various types. Due to these different types, it is important for us to identify some the conditions under which monopoly is allowed in Islam. These are as follows:

- a. The price charged should not be too high to exploit buyers.
- b. Other sellers should only be barred by other conditions of entry apart from favouritism and biasness.
- c. The sellers should not intentionally hike the prices abruptly and drastically without notifying the buyers.
- d. The system of distributing goods and services should be fair and not be discriminatory.

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- e. The monopoly should not be attained through, blackmail, cut or any other unfair means.

### Effects of monopoly

The following are the evils of practicing monopoly:

1. It leads to increase of the prices any time
2. It manipulates a situation to intentional increase in the price
3. It may cause deficiency in the supplying of commodities and therefore making them to be not sufficient to the people.
4. The producer may produce low quality goods due to lack of competition.

### Measures to be taken to guard Monopoly

The following are ways that Muslims can adopt to fight against Monopoly:

- (i) Muslims should open markets that promote fair competitions and avoid monopoly.
- (ii) Muslims should create awareness in the society on the harmful effects of monopoly.  
For example, introduction of Monopoly in IRE syllabus.
- (iii) Muslims should advocate introduction of stiff penalties against those practicing monopolies.
- (iv) By forming organized consumer's Associations which can fight for the rights of consumers.
- (v) Through naming and reporting those practicing monopolies to the relevant authorities which can take necessary action upon them.
- (vi) Through instilling values such as honesty and fair business practices in the people through public sermons (da'awah), workshops and seminars.
- (vii) Reminding business people on the importance of fearing Allah (Taqwa) in all their transactions and the punishment that await the hoarders in the hereafter.

### Buying and Selling

This is the exchange of goods and services for money.

### Conditions of buying and selling in Islam

The following are the conditions of buying and selling in Islam:

- In Islam, trade transactions become invalid if either the seller or the buyer is a slave, insane or a minor e.g. this is because these groups of persons are not legally accountable of the transactions.
- There should be seriousness in the business matters between the seller and the buyer e.g there is no reality for a seller who jokingly says: ‘I will sell you my house for forty shillings.’
- A seller and a buyer should willingly transact their business without either party being compelled.
- The property exchanged should be owned by them or by the representative(s) of the original owner or both or one of them is a guardian of a minor.
- It is obligatory that the quantity of the product should be known by measurements such as height, weight, volume or number.
- The buyer should be able to pay for the items he is buying i.e it is unfair for the seller to negotiate for the sale of an item only to discover later that the buyer is not in a position to settle the payment.
- The seller should be capable of taking the commodity into possession. According to this, it is not proper to sell an animal that has fled from its owner.

### **Rights of the buyer**

The following are the rights of the buyer:

- The right to accept goods and inspect them before taking them into one’s possession is allowed in Islam. For example, electronics should be tested before handed over.
- The buyer has a right to reject defected goods or those that do not meet the standards as agreed by the two parties.
- He should be informed about any defects in the goods he or she is buying. According to this, the seller should willingly show and explain to the buyer any defects in the goods so that the buyer accepts with a clean heart.
- The seller should not withhold any documents that may have been purchased with the items that would assist the buyer in the operation of the products e.g user manuals.
- He has the right to choose the goods he wants i.e the seller should not restrict the buyer from selecting the item he or she desires to buy in a case where there is a choice.



- The buyer should be issued with a receipt for the purchased goods. This is important to the buyer for record keeping and for security purposes.
- The seller should not remove parts of the product which are supposed to be sold together with the product with the view of making profit by selling it separately.

### Significance of using rightful weight and measurements

The following are importance of using rightful weight and measurements:

1. To prevents ill feelings between consumers and sellers, therefore, encouraging good relationship and brotherhood among people of the society.
2. It helps people to get the moneys worth, therefore protecting consumers from exploitation.
3. It is a way of training people into being Allah fearing because of existence of accountability on the Day of Judgement.
4. It promotes morality in society be a society devoid of cheating.
5. It promotes salesmanship as people will develop confidence in the seller and hence increases sales.
6. It helps believers to receive rewards as a result of a good work done.
7. It trains the practice of mortice and empathy among the sellers.

### Agreements and contracts

An **agreement** is a mutual understanding between two parties for the sake of transactions, payment, exchange or transfer of property among others. A **contract** is an agreement to undertake a programme, business, or investment for a given period of time that may involve acquisition of ownership and transfer of property or services.

### Conditions of agreements and contracts

According to Islamic Teaching on agreements and contract, for agreements to be valid, they have to follow the following conditions:

- i. The contract and agreements should be clear and in a language that is understandable to both parties and their witnesses.
- ii. They should not involve goods and services that are haram e.g. any agreement concerning intoxicants, zina, usury is void.

- iii. They should conform to the teachings of the Qur'an and hadith.
- iv. There should be free consent of the parties concerned i.e. they should not be forced into the contract.
- v. The parties concerned should be aware of the terms in the contracts or agreement.
- vi. The parties involved should have attained maturity. i.e. Mukallaf
- vii. There must be witnesses either two male or one male and two females.
- viii. It must contain a termination clause that states how the agreement or contract can be terminated.

### Factors that invalidate agreements and contracts

The following factors render a contract or agreement null and void:

- 1. Death of any of the parties involved.
- 2. Misunderstanding of the parties where there is fear that the pledge will not be honoured.
- 3. Insanity (madness) and immaturity of either of the parties.
- 4. Where the contract or agreement is contrary to the teachings of Islam. i.e transactions that are dealing with the haram.
- 5. Where there will be negative impact on Islam e.g. suppression or war against Muslims.
- 6. Where one of the parties is not a *mukhalaf* (mature).
- 7. If the contract has not been written down.
- 8. Where force or trickery has been employed to influence the pledge.
- 9. Where some information was not disclosed such that one of the parties was not fully aware of the elements of the agreement or contract.
- 10. Where there were no reliable witnesses to the agreement or contract.

### Importance of agreements and contracts in trade

The following are importance of agreements and contracts in business transactions:

- They help in outlining the expectation of the business and therefore bring about smooth running of business transaction
- They minimize wrangles and misunderstandings between the parties since the contract serves as a prove in an event of such misunderstandings.
- They are used for future reference on how to the business was conducted and agreed upon.
- They provide security and peace of mind since all the parties involved set forth the terms regarding their duties, payments and overall relationship.
- They help in avoiding expensive litigation proceedings since through the contract the party which is at fault will be identified in case of any issue.
- They protect both parties from any undesirable and fraud activities done by their partners. Therefore, all involved parties would meet their obligation as agreed upon in the contract.

### Corruption (Fasad)

The term corruption involves all spiritual or moral impurity or divergence from an ideal in the society. It can also be referred to as the wrongdoing on the part of an authority or powerful party through means that are unlawful, decadent, or contrary with ethical standards.

### Categories of corruption

Corruption can be categorized in to the following:

1. **Moral corruption:** This is a situation where one practices immorality like believing in magic and superstition, adultery, lying, falsification of documents among others.
2. **Political corruption:** This can be expressed through any of the following actions; buying of votes, lack of transparency among others.
3. **Economic corruption:** This include activities such as embezzlement of public funds, taking kickbacks, bribery among others.

## **Forms of corruption**

The following are forms of corruption:

- a) Bribery and taking of kickbacks refusing to do one's job efficiently all what culminates in to taking wealth unlawfully.
- b) Misappropriation and embezzlement of public resources such as funds.
- c) Favouritism basing on ethnicity, political alliance, religion, gender among others.
- d) Lack of transparency by political institutions weakening the Judiciary and other offices so as to make the ineffective.
- e) Buying votes so as to sway people from making an independent and sober decision.

## **Causes of corruption**

The following are the causes of corruption in the society:

- i) Segregation on social, political, economic lines. For example, racial and religious differences where individuals favour only members of their group.
- ii) Greed for acquiring wealth where people compete to be economically better than others.
- iii) Nepotism and favouritism where people want to reserve every fortune to the members of their families and clans.
- iv) Lack of faith. Any Muslim who fears Allah will shun corruption since it has been prohibited by Allah (SWT). Hence, some people don't follow the teachings of Quran and hadith and ignore even the law of prohibition of corruption.
- v) Weak, corrupt or absence of management systems.
- vi) Poverty may lead a person to engage in corrupt dealings to overcome hard economic times. For example, bribing in order to get employment.
- vii) Weak judicial system. In this situation, there is no enforcement of the law and a good machinery to fight against corruption.
- viii) Misuse of power vested upon individuals or offices.
- ix) Lack of professional integrity, transparency and accountability among people.
- x) Inefficient public sectors which results in a state of lawlessness.

- xi) Breakdown of social values and norms. For example, an individual may want a quick service from a public place such as hospital, and therefore corrupt in front of everybody disregarding their ages and condition.

### Effects of corruption

Corruption has adverse effects on the social and moral, economic, political and the environment.

### Social and Moral effects of corruption

The following are social and moral effects of corruption in the society:

- The curse of Allah (SWT) is upon the one who pays a bribe, the one who takes it and the mediator between the two.
- Corruption leads to division of people on tribal and religious lines.
- Inhuman feelings that make the poor and the needy to be ignored.
- Hatred between the rich and the poor because the poor see the rich as grabbers and a source of suffering resulting in social inequality.
- Lacks of blessings from Allah as people become inhuman and heathen.
- Social evils e.g. robbery, prostitution, drug abuse etc.
- This dishonest and illegal behaviour has resulted suspicion, jealousy and hatred among people.

### Economic effects of corruption

The following are economic effects of corruption in the society:

- a) Widening of the gap between the rich and the poor.
- b) Vicious cycle of poverty among those who live below poverty line.
- c) Slow pace of development because some areas will be marginalized.
- d) Misallocation of resources to areas that are more favoured by those in authority.
- e) It has channeled the benefits of development to a few hands while majority are languishing in poverty.
- f) Continuous exploitation of the poor by the rich due to increased cost of life.
- g) When this happens, it can easily lead to gross inefficiencies both financially and productivity wise resulting in downfall of governments.

## **Political effects of corruption**

The following are political effects of corruption in the society:

- a) Corruption erodes democracy and impedes the rule of law and undermines the visions of governance. Public institutions and offices may lose their legitimacy due to corruption.
- b) Political corruption breeds lack of productivity and creativity to put sound policies, which could lead to development.

## **Remedies for corruption**

Corruption can be stopped or avoided through various ways. Among them are the following:

- i. The religious leaders should teach people to follow the teachings of Allah about acquisition of wealth as well as use of power and authority, Muslims can assist in the eradication corruption in the society.
- ii. Muslims should act with God consciousness in any economic activities or responsibilities.
- iii. Through Government, legislations should be passed to regulate the use of power in offices so as to ensure that those in authority are working on merit, and that no one should be promoted unprocedurally.
- iv. There should be national unity rather than affiliation to parties, religions etc in appointments.
- v. Through forming of anti-corruption Movements which will strategize on how to curb or minimize corruption in the society and will promoting a balanced development of the nation.
- vi. Through advocating rationality, good governance and fairness in all dealings by the public service commission and directorate of personnel Management in offering employment positions.
- vii. Civic education should be done to sensitize the public on their roles in politics, religion and nation building without conflicting interest. For example, corruption as a topic should be taught in schools.

- viii. By reporting those involved in corruption to the relevant authorities so that action can be taken against them accordingly.
- ix. Advocating for severe punishment for those engaged in corruption. For example, imprisonment.

### **Ways through which a Muslim should respond if offered a bribe**

The following are the ways through which a Muslim should respond if offered a bribe:

1. A Muslim should refuse to take the bribe as it is unlawful source of earning.
2. He or she should report the person offering the bribe to the relevant authorities with concrete prove.
3. A Muslim should supplicate for divine intervention against temptation
4. A Muslim should guide and counsel the giver against the vice so as to stop him or her from repeating it. For example, by reminding the giver of Allah's punishment for bribery.
5. Muslims should give the assistance being sought without the bribe.
6. A Muslim should prescribe repentance for the give.