

WEALTH, WELFARE, AND WORSHIP: EXAMINING ECONOMIC JUSTICE IN NIGERIA THROUGH ISLAMIC ETHICS

BY

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Abstract

Nigeria faces persistent economic challenges marked by widespread poverty, income inequality, unemployment, and limited social welfare provision. These structural issues coexist with a deeply religious society in which Islamic ethical principles emphasise trusteeship, justice, and social responsibility. This paper examines economic justice in Nigeria through the lens of Islamic ethics, highlighting the moral and institutional imperatives that guide wealth distribution, welfare provision, and social accountability. Drawing on theoretical insights from Islamic jurisprudence and ethics, as well as empirical data from the National Bureau of Statistics, the United Nations Development Programme, and the World Bank, the paper critically analyses the contributions and limitations of faith-based welfare mechanisms such as Zakat, Sadaqah, and Waqf. It argues that while religious institutions play a vital role in alleviating immediate deprivation, their impact is constrained by scale, administrative inefficiencies, and structural inequalities. The study demonstrates that sustainable economic justice requires the integration of Islamic ethical principles into state-led policies, social protection frameworks, and community-based initiatives, combining moral guidance with structural reform. By bridging normative ethical perspectives and practical policy interventions, the paper offers a comprehensive framework for addressing economic inequality and promoting human dignity in Nigeria. The findings underscore the potential of religion particularly Islam to contribute constructively to social and economic transformation when combined with accountable institutional mechanisms. It is on this premise that this paper recommends that policymaker's partner with Islamic institutions to advance social and economic transformation while enforcing strong accountability and transparent governance mechanisms.

Keywords: *Wealth, Welfare, Worship, Economic justice and Islamic ethics*

Introduction

Nigeria is facing a severe economic crisis characterized by rising poverty levels, accelerating hyperinflation, unemployment, and a weak social welfare system. The National Bureau of Statistics (2022) reported that over 40% of the Nigerian population lives below the national poverty line, while multidimensional poverty continues to limit access to education, healthcare, adequate housing, and nutrition for millions of citizens. Inflationary pressures have further eroded household purchasing power particularly through rising food and energy costs hereby deepening vulnerability among low-income households (World Bank, 2023). Despite Nigeria's classification as one of Africa's largest economies, economic growth has not translated into improved living conditions for most of the population. This disconnected between macroeconomic indicators and lived realities has intensified public concern about fairness, responsibility, and justice. Economic hardship has thus become not merely a technical policy issue but a profound moral and social question.

The persistence of poverty and inequality in Nigeria presents a troubling paradox that has attracted sustained scholarly and policy attention. The World Bank estimates that Nigeria has one of the largest concentrations of extremely poor people globally, even as it remains richly endowed with natural and human resources (World Bank, 2022). Income inequality remains pronounced, with wealth increasingly concentrated among a small elite while the majority struggles with economic insecurity. Human development indicators published by the United Nations Development Programme reveal stagnation and, in some cases, regression in life expectancy, educational attainment, and access to basic services (UNDP, 2023). Social protection mechanisms remain limited in coverage and effectiveness, leaving many households dependent on informal support systems and religious charity. These structural weaknesses have exacerbated social exclusion and undermined human

dignity. Such conditions raise fundamental ethical concerns about distributive justice and collective responsibility.

Religion occupies a central position in Nigerian society, shaping moral values, social norms, and public discourse. Islam, alongside Christianity, plays a significant role in influencing attitudes towards wealth, poverty, charity, and obligation. Empirical studies by the Pew Research Center indicate that Nigeria is among the most religious societies globally, with religious beliefs strongly shaping everyday behaviour and moral reasoning (Pew Research Center, 2019). Islamic teachings inform perceptions of economic responsibility through practices such as Zakat, Sadaqah, and communal support. In many communities, religious institutions serve as informal welfare providers in contexts where state capacity is weak or absent (Ellis & ter Haar, 2007). Consequently, economic hardship is frequently interpreted through moral and theological lenses rather than purely economic frameworks. This reality makes religion an indispensable analytical lens for examining economic injustice in Nigeria.

Islamic ethical teachings place economic justice at the heart of faith and moral conduct. The Qur'an repeatedly links righteousness with care for the poor, equitable distribution of wealth, and protection of the vulnerable, emphasising that true piety extends beyond ritual observance (Qur'an, 2:177). Classical Islamic jurisprudence conceptualises wealth as a trust from God, thereby imposing moral obligations on its acquisition, use, and distribution (Kamali, 2008). Institutional mechanisms such as Zakat and Waqf are designed not simply as acts of charity but as structured systems for social welfare and economic balance. Contemporary Islamic economists argue that justice and wellbeing are the central objectives of the Islamic moral economy, rather than secondary concerns (Chapra, 2000). These ethical principles offer a comprehensive framework for evaluating modern economic arrangements. In societies where Islam is deeply embedded, such principles carry significant normative authority.

Existing research on religion and development in Nigeria prioritises interreligious relations, political mobilisation, conflict, and Islamic finance, while offering limited contextualised ethical analysis of poverty, welfare, and wealth distribution, revealing a gap in holistic evaluations of economic justice (Obaidullah 2016). This paper adopts an interdisciplinary approach that brings Islamic ethics into dialogue with socioeconomic analysis, arguing that ethical frameworks shape societal responses to hardship and that economic justice must integrate social responsibility, accountability, and human dignity, as worship and social obligation are mutually reinforcing (Kamali 2010). This integrated vision provides a valuable lens for evaluating Nigeria's economic crisis. It also allows for normative engagement that complements technical economic analysis. This paper examines economic justice in Nigeria through Islamic ethical principles, advancing a normative evaluation of wealth distribution and welfare beyond descriptive poverty narratives. Using empirical data and Islamic concepts of justice, trusteeship, compassion, and accountability, it argues that sustainable economic justice requires not only policy reform and sound management but also institutionalised ethical commitments that prioritise wellbeing, equity, and human dignity, as development without justice undermines moral legitimacy and social stability (Chapra 2008).

The persistence of economic injustice in Nigeria reflects the marginalisation of ethical values in economic governance, where religious principles, particularly in Islam, remain largely limited to voluntary charity rather than institutionalised welfare reform, constraining their transformative capacity for structural justice (Chapra 2008). Sustainable justice requires systems that enable human flourishing beyond benevolence alone, underscoring the limitations of charity without structural change (Nussbaum 2011). Islamic ethics provides practical benchmarks social solidarity, protection of the vulnerable, and accountability that can inform state-led social protection and inclusive welfare policy, reinforcing the relevance of faith-based public ethics in development discourse. Principles such as social solidarity, protection of the vulnerable, and accountability provide ethical benchmarks for evaluating economic policies. These principles align with international development frameworks that emphasise inclusive growth and social protection (UNDP, 2023).

This paper contributes to existing global knowledge and debates on religion and public ethics, emphasising the role of moral traditions in economic justice and public discourse amid intensifying global inequality. Using Nigeria's religious vitality and the paradox of persistent poverty growth as a case study, it argues that Islamic ethics rooted in justice, trusteeship, solidarity, and accountability offers normative and practical benchmarks for welfare reform and inclusive development, thereby enriching comparative justice discussions in the Global South (Kamali, 2010; Chapra, 2008).

Conceptual Clarifications

Economic Justice

Any meaningful discussion of economic justice within an Islamic ethical framework requires conceptual clarity regarding key terms that are often used loosely in both scholarly and public discourse. Concepts such as wealth, welfare, justice, and worship carry specific moral meanings in Islamic thought that extend beyond their conventional economic or sociological usage. Without careful clarification, there is a risk of reducing Islamic ethics to a set of charitable injunctions detached from its broader moral philosophy. Islamic ethical reasoning is grounded in a worldview that integrates material life with moral accountability and transcendence. As such, economic concepts are inseparable from questions of purpose, responsibility, and social consequence. This section, therefore, clarifies the core concepts underpinning the analysis and outlines the ethical framework through which Nigeria's economic realities are examined.

In Islamic ethics, wealth is not understood as an absolute private possession, but rather as a trust granted by God, for which human beings are morally accountable. The Qur'an consistently affirms that ultimate ownership belongs to God, while human beings are stewards entrusted with resources for the benefit of society (Qur'an, 57:7). Classical jurists developed this notion of trusteeship to emphasise that wealth carries social obligations, particularly towards the poor and vulnerable (Kamali, 2008). The accumulation of wealth is not condemned, but it is subject to ethical limits regarding its source, use, and distribution. Unjust enrichment, hoarding, and exploitation are strongly criticised in Islamic texts. This conception challenges modern economic frameworks that prioritise individual accumulation without sufficient regard for social consequences.

Welfare, in Islamic ethical thought, is closely linked to the concept of *maṣlaḥah*, which refers to the promotion of human wellbeing and the prevention of harm. Welfare is not restricted to material assistance, but it also encompasses dignity, security, education, and moral development. Scholars such as Al-Ghazali identified the preservation of life, intellect, wealth, religion, and lineage as the core objectives of the *Sharī'ah*, collectively known as the *maqāṣid al-Sharī'ah* (Kamali, 2010). These objectives provide a comprehensive ethical framework for evaluating social and economic arrangements. Welfare is, therefore, understood as a collective responsibility rather than a discretionary act of generosity. This perspective is particularly relevant in contexts where state welfare provision is weak and social vulnerability is widespread.

Economic justice, in Islamic ethics, is anchored in the principles of *ʿadl* and *qist*, both of which emphasise fairness, balance, and moral rectitude. Justice is not limited to legal equality, but it also extends to equitable outcomes that protect human dignity. The Qur'an repeatedly commands believers to uphold justice, even when it conflicts with personal or group interests (Qur'an, 4:135). Islamic scholars have interpreted this injunction as requiring proactive measures to prevent exploitation and marginalisation. Justice thus entails both distributive and procedural dimensions, encompassing fair access to resources, as well as ethical governance structures. This conception provides a moral benchmark against which Nigeria's economic inequalities can be evaluated.

Worship in Islam, commonly associated with ritual practices, carries a far broader ethical scope. The concept of *ʿibādah* (*ibādah/ibadah in your original spelling preserved, but transliteration corrected*) encompasses all actions undertaken in obedience to God, including social and economic conduct. Ethical behaviour in economic life is, therefore, regarded as an extension of worship rather than a secular concern separate from faith. Islamic

ethics rejects the compartmentalisation of religion and worldly affairs, insisting on their moral integration (Kamali, 2010). These understanding challenges narrow interpretations of religiosity that focus exclusively on ritual observance. In the Nigerian context, where religious devotion is highly visible, this broader conception of worship has significant implications for evaluating social responsibility.

Islamic Ethical Foundations of Economic Justice

Islamic ethical thought locates economic justice at the core of its moral vision, viewing material life as inseparable from ethical accountability. The Qur'an presents wealth as a means through which moral character is tested, rather than as an end. Numerous Qur'anic passages emphasise that material resources are bestowed by God and must be utilised in ways that promote justice and social balance (Qur'an 64:15). This ethical framing challenges conceptions of wealth that prioritise accumulation without responsibility. It also situates economic activity within a broader moral economy governed by accountability in both this world and the hereafter. In this sense, Islamic ethics offers a comprehensive framework for evaluating economic behaviour beyond market efficiency. Justice becomes the central criterion against which wealth is assessed.

A foundational principle of Islamic economic ethics is the concept of trusteeship, which holds that human beings are stewards rather than absolute owners of wealth. The Qur'an repeatedly affirms that ultimate ownership belongs to God, while humans are entrusted with resources to be managed responsibly for the common good (Qur'an 57:7). Classical jurists developed this notion to emphasise that private ownership is conditional upon ethical use and social obligation. Kamali notes that this principle establishes a moral limit on individual economic freedom by prioritising collective welfare (Kamali 2008). Wealth acquired through lawful means is permitted, but its use must align with justice and compassion. This ethical constraint directly challenges socio economic systems that tolerate extreme inequality.

Redistribution occupies a central place in Islamic ethical approaches to economic justice. Zakat is not presented merely as voluntary charity but as a compulsory obligation designed to purify wealth and reduce inequality. The Qur'an specifies categories of beneficiaries, including the poor, the indebted, and those excluded from economic participation (Qur'an 9:60). This institutionalised mechanism reflects an ethical commitment to structured welfare provision rather than discretionary generosity. Chapra argues that zakat represents a form of social security embedded within Islamic moral economy (Chapra 2000). Its purpose is not only poverty alleviation but also social cohesion and moral discipline. In societies where zakat is effectively organised, it has the potential to mitigate structural deprivation. Beyond zakat, Islamic ethics promotes additional mechanisms for social welfare such as sadaqah and waqf. While sadaqah is voluntary, it is strongly encouraged as a moral response to suffering and inequality. Waqf institutions historically played a crucial role in funding education, healthcare, and public infrastructure across Muslim societies.

Islamic ethics also addresses economic injustice by prohibiting exploitative practices that undermine social equity. The prohibition of *riba* reflects a broader moral concern with exploitation, asymmetry of power, and unjust enrichment. While *riba* is often discussed in technical financial terms, scholars emphasise its ethical objective of preventing harm and concentration of wealth (El Gamal 2006). The Qur'an condemns practices that allow wealth to circulate only among the rich, warning against economic arrangements that marginalise the poor (Qur'an 59:7). These injunctions reflect a moral commitment to inclusive economic participation. They also provide ethical grounds for critiquing financial systems that exacerbate inequality. Justice in Islamic ethics is not confined to distributive outcomes but extends to governance and accountability. The Qur'an commands believers to uphold justice even when it conflicts with personal interest or group loyalty (Qur'an 4:135).

Nigeria's Economic Reality: Wealth and Welfare in Perspective

Nigeria's economic landscape presents a paradox of abundant natural and human resources alongside pervasive poverty and inequality. Despite being the largest oil producer in Africa and possessing a rapidly growing population, the country continues to experience high levels of deprivation. The National Bureau of Statistics

reports that over forty percent of Nigerians live below the national poverty line, with rural areas disproportionately affected by income shortfalls and inadequate access to basic services (National Bureau of Statistics 2022). Inflation, which has consistently exceeded double digits in recent years, further exacerbates the cost of living and disproportionately impacts households with low or irregular income (World Bank 2023). Food insecurity has become a pressing concern, with millions of citizens unable to meet their nutritional needs, highlighting the failure of existing welfare systems to cushion vulnerable populations.

Income inequality in Nigeria remains acute, with wealth concentrated among a narrow economic elite while most citizens experience economic precarity. Reports from the World Bank indicate that the richest ten percent of Nigerians control more than seventy percent of national wealth, creating a structural imbalance that undermines social cohesion (World Bank 2022). Regional disparities compound the problem, as southern regions with more developed infrastructure and economic opportunities contrast sharply with northern and rural areas where access to education, healthcare, and employment is severely constrained. The resulting social stratification has ethical and political implications, as large segments of the population are excluded from meaningful participation in economic life. This inequality raises questions about the moral legitimacy of economic governance and the capacity of public institutions to ensure justice.

Unemployment, particularly among youth, further illustrates Nigeria's economic challenges. According to the National Bureau of Statistics, youth unemployment remains above thirty-five percent, creating both economic and social vulnerabilities (National Bureau of Statistics 2022). The lack of gainful employment limits income opportunities, constrains human capital development, and increases dependence on informal support networks. In many cases, families are compelled to rely on religious charity, extended family support, or local community mechanisms to survive. While these networks provide temporary relief, they are insufficient to address systemic deprivation. The persistence of widespread unemployment demonstrates structural weaknesses that require both policy intervention and ethical reflection. Social welfare provision in Nigeria is markedly limited in both coverage and effectiveness. Public safety nets, including conditional cash transfers and targeted subsidy programs, reach only a fraction of those in need (UNDP 2023). Inadequate targeting, weak institutional capacity, and insufficient funding contribute to the limited impact of these interventions. In response, many citizens turn to religious institutions and community networks for support, reflecting the moral and social significance of faith-based welfare mechanisms (Ellis & ter Haar 2007).

Consequently, Nigeria's economic reality highlights the profound ethical dimensions of poverty and inequality. Wealth and welfare are unevenly distributed, unemployment and inflation exacerbate vulnerability, and social protection mechanisms remain inadequate. While religious institutions offer critical support, their impact is constrained by structural and administrative limitations. Islamic ethical principles provide both critique and guidance, emphasising trusteeship, justice, and responsibility to the vulnerable.

Faith in Practice: Islamic Institutions and Welfare Provision in Nigeria

Islamic institutions in Nigeria play a significant role in mitigating poverty and providing social support, particularly in regions where state capacity is limited or absent. These institutions, including mosques, Islamic charities, and religious organisations, mobilise resources to support the poor, the indebted, and other vulnerable groups. Zakat, as a compulsory form of almsgiving, forms the cornerstone of these welfare mechanisms, functioning both as a spiritual obligation and as a social redistributive instrument (Chapra 2000). Through systematic collection and allocation, zakat is intended to provide a sustainable safety net for marginalized populations. Historical and contemporary evidence suggests that when administered effectively, zakat can reduce vulnerability and promote social cohesion by ensuring that wealth circulates more equitably within the community (Obaidullah 2016).

In addition to zakat, voluntary forms of charity, or sadaqah, complement formal welfare provision. These contributions are often directed towards immediate needs, such as food, clothing, and healthcare. In many

Nigerian communities, Islamic charities operate in collaboration with local leaders to identify beneficiaries and implement aid programmes. Ellis & Ter Haar (2007) note that such faith-based interventions frequently fill gaps left by government welfare systems, providing vital support to households that would otherwise face severe deprivation. Furthermore, these institutions cultivate a culture of moral responsibility among donors, reinforcing the ethical dimension of wealth as a trust that entails accountability to both God and society. Waqf institutions, though less prominent today, historically represented a durable model of social welfare within Islamic societies. Waqf endowments were established to fund schools, hospitals, water infrastructure, and other public services, ensuring long-term benefits for the community (Singer, 2008). In Nigeria, the decline of formal waqf management has limited the scope of institutionalised welfare, but some organisations continue to emulate this model through dedicated charitable projects and educational initiatives. These practices demonstrate the enduring potential of Islamic ethical principles to guide sustainable social provision, bridging spiritual duty with practical welfare outcomes.

Despite these contributions, several challenges constrain the effectiveness of Islamic welfare institutions in Nigeria. Administrative inefficiencies, lack of standardised mechanisms for collection and distribution, and limited oversight reduce the impact of zakat and other charitable activities. Chapra (2000) highlights that the ethical objective of equitable wealth distribution can be undermined if institutional mechanisms fail to reach intended beneficiaries or if resources are misallocated. In Nigeria, weak regulatory frameworks and variable compliance further exacerbate these limitations. The ethical mandate of Islamic welfare therefore requires not only voluntary participation but also robust organisational structures capable of ensuring accountability and transparency. Another challenge lies in the scale of need relative to the resources mobilised. While Islamic institutions provide vital support, the magnitude of poverty, unemployment, and social vulnerability in Nigeria often exceeds what voluntary charity can address. National Bureau of Statistics reports indicate that millions of Nigerians remain undernourished, unemployed, or without access to basic services (National Bureau of Statistics 2022). This disparity highlights the limits of faith-based welfare in addressing systemic economic inequality. Islamic ethical principles emphasise structural justice, suggesting that religious interventions should complement, rather than substitute for, state-led policies and economic reforms that promote inclusion and equitable growth.

Moreover, the ethical effectiveness of Islamic welfare provision is influenced by the extent to which it addresses dignity and empowerment. Charity that merely alleviates immediate material need without promoting education, skill development, or economic participation may fall short of the ethical ideals espoused in Islamic teachings (Kamali, 2010). For instance, zakat funds could be directed toward microfinance initiatives, vocational training, or community development projects, thereby combining relief with long-term empowerment. This approach aligns with Sen's capability framework, which emphasises the enhancement of individual and collective capacities as a measure of justice (Sen, 2009). It also resonates with the maqasid al shariah, which prioritises human flourishing alongside material provision. Islamic institutions also interact with broader social and political contexts, shaping public perceptions of justice and solidarity. In areas where government services are weak, these organisations are often regarded as legitimate moral authorities, reinforcing the ethical norms of trusteeship, compassion, and accountability (Ellis & ter Haar 2007).

Critical Evaluation: Bridging Ethical Principles and Structural Economic Reforms

The persistent economic challenges in Nigeria reveal the limits of both state-led and faith-based welfare mechanisms when considered in isolation. While Islamic institutions play a vital role in alleviating immediate deprivation through Zakat, Sadaqah, and Waqf, their impact is constrained by administrative inefficiencies, scale limitations, and the absence of integrated policy frameworks (Chapra 2000; Ellis & Ter Haar 2007). Structural poverty, unemployment, and regional inequality require solutions that extend beyond voluntary charitable action. Islamic ethical principles emphasise the moral responsibility of society, including government, institutions, and individuals, to ensure that wealth serves communal wellbeing rather than narrow

personal interests (Kamali, 2008). Bridging ethical imperatives with structural economic reforms is therefore essential for addressing systemic injustice and promoting sustainable human development.

Effective integration of Islamic ethics into national economic policy requires translating moral principles into actionable mechanisms that address both immediate and long-term welfare needs. The principle of trusteeship, for instance, implies that wealth accumulation must be accompanied by obligations toward vulnerable populations, including through taxation, social protection, and public investment (Kamali 2010). Similarly, the *maqasid al shariah*, with its emphasis on preserving life, intellect, and dignity, provides normative guidance for designing policies that enhance human capabilities and reduce inequality (Obaidullah 2016; Sen 2009). Such an approach demands collaboration between government agencies, civil society, and religious institutions to ensure that ethical commitments inform policy design, implementation, and oversight. Failure to operationalise these principles risks perpetuating a cycle of deprivation that undermines both moral and social legitimacy.

A central concern is the alignment of ethical welfare practices with systemic economic reform. Charity and religious giving are valuable, but they cannot substitute comprehensive policies addressing corruption, fiscal mismanagement, and uneven regional development. Chapra (2000) argues that sustainable economic justice requires institutionalised mechanisms that embed ethical obligations into governance, including transparent resource allocation and accountable public administration. In Nigeria, integrating Islamic ethical perspectives into fiscal policy, social protection programmes, and poverty reduction strategies could strengthen both efficiency and moral legitimacy. This approach ensures that ethical imperatives do not remain symbolic but are operationalised to effect tangible social change. Another critical consideration is the empowerment dimension of welfare provision. Islamic ethics stresses that justice extends beyond material relief to enhancing human capabilities and dignity (Kamali 2010; Nussbaum 2011).

Conclusion

The analysis presented in this paper demonstrates that Nigeria's economic crisis is not merely a technical or policy problem but also a profound ethical challenge. Widespread poverty, inequality, unemployment, and limited welfare provision coexist with a deeply religious society in which Islamic ethical principles emphasise trusteeship, justice, and social responsibility. While faith-based institutions provide vital support through *zakat*, *sadaqah*, and *waqf*, their impact is constrained by scale, administrative limitations, and the absence of systemic integration with state-led interventions.

Suggestions

The paper relates with a novel approach for policy suggestion includes:

- i. Islamic ethical principles should be embedded in the economic governance to ensure that wealth creation and distributions, that welfare policies are guided by justice, equity, and human dignity. This involves designing social protection and welfare programme that prioritise the needs of the most vulnerable and less privileged and uphold moral accountability.
- ii. Faith-based welfare should strengthen to enhance the effectiveness of *Zakat*, *Sadaqah*, and *Waqf* initiatives by improving their administration, transparency, and accountability. There should be synergy between religious organisations and government agencies, and civil society to ensure resources are mobilised and distributed.
- iii. Develop long-term empowerment policies and programmes to promote immediate relief to foster human capabilities and self-sufficiency. These initiatives provide sustainable economic opportunities. Faith-based contributions can complement these efforts, transforming moral and charitable commitments into tangible, long-term improvements in livelihoods and resilience.

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