

The Islamic Perspective of Economic Development: The Challenges in Nigeria

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ABSTRACT

Economic development is a very important factor in any given society. The onerous of the development lies on government and individual scholars, both within and outside a given country. The evaluation of economic development enables the government to know the position of the economy of a given country. This assists in finding means of improving the economy; guide on policy formulation, fostering accountability, transparency, sustainable growth and development. It guides the country on how to improve on her Gross Domestic Product (GDP). The paper examines the concept of economic development, characteristics of economic development such as increment in national income, improved standard of living and structural transformation. It discusses the significance of economic alleviation of poverty through Zakat, Mirat and Ajo Adako (periodic thrift). Different economic developmental challenges in Nigeria like poverty, politics, and tribalism were also discussed. Our recommendations include eradication of corruption, stabilization of democratic system and avoidance of religious biased, most especially in Nigerian politics.

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1. INTRODUCTION

It is a fact that Nigeria is not an Islamic country. It is, however, dominated by the Muslims and Christians. The focus of this paper is, therefore, mainly on selected aspects of economic development that the Muslims have total or partial control on. The Muslims sees Islam as a total way of life which encompasses all aspect of human life. Islam gives details analyses of all those things that can improve the lives of all human beings. It is a guidance and mercy to

Muslims and non-Muslims all over the world (Qur'an 16:89). It is to be noted that the action in all aspects of human activities, including his economic development, are spiritually provided. All his actions must be in line with the goals and values of Islam, and it is these that determine the nature of the economic system as laid down by Islam. These encompass economic well-being within the limit of the moral norms of Islam, universal brotherhood and justice, equal distribution of income and individual freedom within the limit of social welfare of

Islam [1]. Human being keeps on developing in size, age, population, economy and a host of other areas. He faces a lot of challenges as he grows up. He needs to combat these challenges to be able to meet the situation of the time. Human society is divided into three major divisions- the developed, developing and backward countries [2]. Each of them has its own characteristic and mode of advancing the economy. The characteristic of the developed countries according to [3] include:

1. High income per capital: This boosts the economic value of such a country.
2. Security is guaranteed: Such a country is more secured than the developing country.
3. Guaranteed health: There are adequate health facilities for treating of patients. There are enough hospitals and trained medical staff. The medical staffs are reliable and dependable. Medical equipments are always available and functional. This is the reason why people from developing and underdeveloped countries are running to the developed countries for medical attention, most especially the political office holders.
4. Low unemployment rate: Unemployment rate is very low because job opportunities are available to almost everybody. People from other two categories do run to the developed countries for job opportunities.
5. Mastering Science and Technology: New useful products like industrial pendant lights are introduced to the market. They introduce sophisticated technology and modern tolls to improve their standard of living.
6. The level of exports is higher than imports: They possess superior human resources and better technologies which are in better use.

[4] itemizes the characteristics of the developing countries as follows:

1. Income per year tends to be low: This is due to high unemployment.

2. Security not guaranteed: The security of lives and property are very low. Crime rate is very high, especially in Nigeria where we have kidnappers, *Boko Haram* and herdsmen/farmers clashes. Corruption and political assassination are very high.
3. Minima health facilities: Many of the equipment are obsolete and are bad. This makes them more vulnerable to different diseases. The diseases that are supposed to be curable could not be cured, hence high death rate.
4. Uncontrolled population development: The developing countries have average large population. This is as a result of lack of adequate education and health facilities. The birth control is relatively small.
5. High unemployment rate: The available job opportunities are not evenly distributed. Many of the people who are blessed with money in Nigeria are not ready to create job for people. They prefer to go and lodge their money in the bank outside Nigeria where it would not be useful for the Nigerians. The fears of employing people who will at the end cart away their money, property or goods is another problem in creating job opportunities for the Nigerians.
6. Imports are higher than exports: The low management of natural and human resources, and the crazy for foreign goods make the import rate to be higher than export rate in the developing countries. Nigeria is a typical example where we prefer foreign goods to the Nigeria made. Nigeria is producing crude oil, yet we import petroleum. Aside petroleum, Nigeria imports vehicles, wheat, raw sugar and a host of others.

[5] identifies fourteen major characteristics of underdeveloped/backward countries thus:

1. Low level of income: The per capital income of underdeveloped countries is very low. There is also inadequacy in the distribution of the income of such countries.
2. Mass poverty: A lot of people are very poor in such countries. The poverty is attributed to orthodox methods of production and social institutions.
3. Lack of capital formation: There is poor rate of capital formation and poor savings habit.
4. Heavy population pressure: The natural growth rate of the population of these countries is on the high side.
5. Agricultural backwardness: Agriculture in these countries remains underdeveloped. The countries depend majorly on agricultural sector.
6. Problem of unemployment: There are underemployment and underdevelopment in the countries.
7. Unexploited Natural Resources: The countries suffer from the scarcity of raw materials or unexploited natural resources.
8. Shortage of Technologies and Skills: There is poor technological development and acute shortage of skilled manpower.
9. Lack of adequate infrastructural development: These include electricity, transportation, credit facilities and a host of other social amenities.
10. Lack of industrialization: The industrial development in the countries is very low as a result of lack of capital formation, low level of supply of machinery and tools, and good initiatives.
11. Lack of proper market: Such as market information, diversification, proper relation and adequate demand.
12. Mass illiteracy: A lot of people are not educated. They are very superstitious and conservative.
13. Poor socio-economic conditions: These include joint family system, universal marriage and varieties of custom.
14. Ineffective administrative set up: There is lack of proper economic organization, investments and appropriate decision making, especially by those in the position of authority.

1.1 Statement of the problem

Many studies on Islamic perspective of economic development in Nigeria or elsewhere do not touch importance of *Zakat*, *Mirat* and *Ajo-Adako*. The contributions of these concepts to the economic development of Nigeria are mostly neglected. The concepts of *Zakat* and *Mirat* are mostly related to Islam while *Ajo-Adako* is for both Muslims and non-Muslims. The importance of *Zakat* and *Mirat* is not known to many Muslims in the country. Those who engage in *Ajo-Adakodo* do not know its significance to the economic development. Their understanding is on personal development.

What motives this researcher to engage in this study is the desire to showcase the importance of these concepts to the economic development of Nigeria and elsewhere and to increase the number of people that participate in the concepts.

1.2 Objectives of the Study

1. To examine the impact of *Zakat*, *Mirat* and *Ajo-Adako* in the economic development of a given country.
2. To elucidate the various efforts made by the Nigeria government to motivate the Nigerians for the economic development.
3. To identify the challenges facing economic development in Nigeria in relation to the above concepts.
4. To propose practical solutions to the challenges.

2. LITERATURE REVIEW

2.1 *Meaning of economic development*

Economic development is very important in a given society. It is a tool by which the society can move forward holistically. The researcher is not interested in the different definitions of economic development. He only takes the broad explanation given by [5] which see economic development as the structural transformation of an economy through introduction of more mechanized and updated technology so as to increase labour productivity, employment opportunities and standard of living of the population of a given society. It is accompanied with improvements in the infrastructure, socio-political as well as institutional. It reduces poverty rate, provides more employment, increases income, goods and services, and up-to-date technologies of production. The effects of the modern economic development include its massive negative impact on the natural environment. Economic development determines the categorization of countries of the world to the developed, developing and backward.

The Islamic economic development as inferred from the definition by [6] entails the knowledge and application of injunctions and rules of *Sharī'ah* (Islamic law) to prevent injustice in the acquisition and disposal of material resources. It is the study of economic challenges that is inspired by the values of Islam. By extension, it applies to the proper behaviour of the Muslims in all ramifications. Islamic economic development promotes human wellbeing and good life which is the utmost principle of Islam [7].

2.2 *The concept of inclusive economic development*

This focuses on various efforts to make every community gets access to economic growth irrespective of the position and the background of a person in the community. Here, the principle of justice and equal opportunities are

applied to all people. Its goals include the reduction of poverty rate through gainful employment, access to economic opportunities and social networks [8]. There should be safety for their businesses. The issues of fraud, theft, assassination, political instability, insincerity and using of various other foul means should be avoided. [9] opines that Islamic economics give value to social welfare which can be seen in the payment of *Zakat* (obligatory almsgiving) and *Sadaqah* (voluntary charity), and *Mirat* (inheritance). [9] adds that the Islamic lawful industry promotes social responsibility, friendliness environment, conforming to acceptable standard of Islamic investment and contributing to the sustainable development goals. [10] assert that the protection of private property rights, complete freedom to private entrepreneurship and small business by the government, is very important for the economic development.

2.3 *Objectives of economic development*

The main objectives of economic development according to [11] include the followings:

1. It increases the national income.
2. It upgrades the investment.
3. It is a means of getting employed.
4. It reduces or removes poverty in the society.
5. It is a means of self-employment.

2.4 *Scope of Islamic economic development*

Islamic economic development deals with the following principles:

1. Social justice in all its ramifications: It is a fundamental duty for all the Muslims irrespective of colour, race, geographical location and denomination. The issue of separate treatment is out of Islam. Allah says that He does not do injustice to any man at all (Qur'an 4: 40). He mandates justice to all Muslims in everything (Qur'an 4: 58 and 135, 16:90). Prophet Muhammad

- (S.A.W.) also forbade injustice (Sunnah.com).
2. Spiritual and material well-being: We are Allah's *Khalifah* (vicegerent) on earth (Qur'an 2:30). The purpose of the creation of man is to worship Him (Qur'an 51:56). This must guide all the Muslims economic activities on earth. Any legislation or policy made by man must not contract the law of Allah.
 3. Ethical and economic growth: The economic activities of Muslims must be tailored along the injunctions of Allah as they are containing in the Qur'an and Sunnah of Prophet Muhammad (S.A.W.). Any contradiction with them remains none and void.
 4. Reduction of poverty rate and inequality among Muslims: Islam does not want hardship for any Muslim. It wants a situation whereby every Muslim will be taken care of. This is one of the reasons the poverty reduction programmes like inheritance and almsgiving are introduced.
 5. Prohibition of interest: Islam prohibits interest in all its ramifications. The practice in the *Jahilliyah* (ignorance) period in Makkah and Madinah was to lend money at exorbitant rate. If the money could not be paid at the stipulated time, additional interest is made on the money. If the money could not be paid, the lender could take possession of the children of the man and his wife. The practice of lending money or property was also witnessed by the researcher in Ekiti State, Nigeria, especially in Igbemo Ekiti where rice is been planted. One female Muslim who is now late used to lend people rice to plant with the agreement that the people would pay double after the harvest of the rice. This usually caused untold hardship to those whom rice was been lent to. In many cases, she could not get the agreed quantity requested for. This usually led to hatred and fight. Up till today many people in the area still engage in the business. Islam forbids interest and doubling in all ramifications. Allah prohibited usury (Qur'an 2: 275-280, 3:130, 4:161).
 6. Encouraging profit sharing: Profit sharing is highly encouraged in Islam. It is acceptable for two or more people to engage in one trade or the other. The profit acquired from the trade is shared by the parties to the business. The same thing is applicable when only one person supplies the money or article of the trading.
 7. Implementation of wealth distribution among the qualified people: This is more common in the cases of *zakat* and *mirat* as would be discussed in the course of this write up.

2.5 Analysis of the Gross Domestic Product (GDP) per capital in 2021-2025 in Nigeria

Eghosa (2025) gives the analysis of the Gross Domestic Product (GDP) per capital in Nigeria from 1960 to 2025. Our major concern is 2021 to 2025. This is itemizing thus:

1. 2021: \$2,018 (N3,085,158)
2. 2022: \$2,135 (N3,264,030)
3. 2023: \$1,597 (N2,441,525)
4. 2024: \$877 (N1,240,775)
5. 2025: \$835 (N1, 276,564)

He bases his analysis on the data collected from the IMF. On the basis of GDP, Nigeria is rated as number 12 among the poorest countries of the world [12]. [13] says that Nigeria is the lowest performing of Africa's 10 top economies. Such African countries include South Africa (\$6.377.07), Algeria (\$5,579.13),

Morocco (\$4,203.55), Egypt ((3,541.75), Angola (\$2,961.34), Côte d'Ivoire (\$2,719.97), Kenya (\$2,218.03), Ethiopia (\$1,350.40), Tanzania (\$1,224.37), Nigeria (\$877.07). The above analysis was based on the 2024 GDP. The drops means that Nigerians are earning less or the economy is not growing fast enough to match the growing population. He gives us three major reasons why there is a drop in the Nigeria GDP per capital thus: political instability, logistic bottlenecks and poor infrastructural development.

2.6 *Some Nigeria Economic Policies in the last two administrations*

Economic policies according to [14] are strategic parts of elements of national development in Nigeria. They state further that the National Development Pan was established by the Federal Government of Nigeria for economic inclusiveness, participation, and all citizens' engagement irrespective of political affiliation, religious group, race or geographical location. Both governments and individuals are involved in the formulation of the economic policies in Nigeria. The different economic policies during President Muhammadu Bukari administration and that of Bola Ahmed Tinubu in Nigeria include:

1. Economic Recovery and Growth.
2. Economic Sustainability Plan.
3. The National Development Plan.
4. Petroleum Industry Act.
5. Treasury Single Account.

The objectives of different economic policies in Nigeria include the followings:

1. Attainment of sustainable economic development.
2. Stability of the price.
3. Full employment to the people in Nigeria.
4. Poverty reduction.
5. Diversification of the economy.
6. Improvement of social inclusion.
7. Creation of favorable environment for investment.

8. Improvement of governance at all levels.
9. Infrastructural development.
10. Enhancing fiscal development.

[15] lists 15 factors that go against effective policy implantation in Nigeria thus:

1. Political deviltment.
2. Ethnic group.
3. Negligence of need assessments.
4. Corruption.
5. Religion. The dominant religions in Nigeria are Islam and Christianity.
6. Too many agenda.
7. Lack of proper identification of problems,
8. Negligence of the programmes embarked upon by the previous administration.
9. No political will.
10. Shortage of resources.
11. There is no adequate commitment
12. People are not ready to give their input.
13. Shortage of fund.
14. Instability of policy.
15. Lack of dedication for policy implementation.

2.7 *Economic emancipation through Zakat, Mirat and Ajo Adako*

a. *Zakat*

One of the challenges facing economic development of any given country today is how to improve the lives of the citizens of such a country. One of the ways and means to improve the economic development of every human society is provided by Allah. The people to enjoy this economic development as mentioned in the Qur'an 9: 60 include:

1. The poor
2. The needy
3. The collectors of *Zakat*
4. For conversion into Islam or ransom for captives

5. Those in debt
6. For propagation of Islam
7. The wayfarer

Zakat is one of the five pillars of Islam. Prophet Muhammad (S.A.W.) brought the five pillars together in one of his Ahadith. These are Iman (faith), *As-Salat* (prayer), *Sawm* (fasting), *Zakat* (alms given) and *Hajj* (Sahih Muslim n.d.). Every Muslim is expected to take part in this economic development when the conditions stipulated are met [16], [17]. The way to take part in it is different from one person to the other. These include education of people on its importance, justice in its distribution and make judicious use of it when you are given. The essence of this consists of the followings:

1. It instills fear in the minds of the distributors and collectors of *Zakat* to make judicious use of it.
2. It is an attempt to improve the economic conditions of the collectors and increase their standard of living
3. It is a way of reduction of financial crimes in the society [18].
4. It also reduces the poverty level of the society where the payment of *Zakat* is been practiced.
5. It does not believe in the wealthy person takes all. Parts must be given to the poor people so that their economic positions can improve.

b. *Mirat (Inheritance)*

The researcher is not interested in the different definitions of inheritance nor the method of distribution or the

category of people who can inherit. The focus is its contribution to the economic development of the Muslims. For the purpose of understanding, the researcher will only give the working definition as the distribution of money and different property left by the dead Muslim among those who are qualified to inherit him or her [19]. This is termed as heirs. The economic importance of inheritance includes the followings:

1. It is a divine way of the distribution of the money and the property of the dead Muslim for emancipation of his or her heirs.
2. It serves as the financial support for them. If the share is much, it can lead to the setting up of one's own business or increase the existing one.
3. Since every heir is entitling to it, it reduces the concentration of the money or property in the hand of a person thereby empowers all of them financially.
4. It prevents the heirs from engaging in the dispute that could lead to the destruction of lives and property.

c. *Ajo Adako (periodic thrift)*

Ajo is a trust-based informal group savings programme where certain number of people engages in the contribution of a fixed sum per head to a common fund as agreed upon by them. The contribution must be regular irrespective of whether you have collected or not [20]. This is very popular in different parts of

Nigeria as a major source of economic development of individuals and the concerned group. It is to be noted that the Nigeria financial system comprises of formal and informal sectors. The formal sector consists of banking and non-banking financial institutions while the informal sector includes financial institutions like thrifts and savings associations, local money lenders, money changers and pawn brokers. The thrift collection scheme includes *Ajo Ojumo* (daily contribution), cooperative and *Ajo Adako* called periodic contribution [21] which is the concern of this write up. The periodic contribution exists among salary earners, traders, societies and clubs. Recently, it has been extended to political office holders in Nigeria. They do it to build houses, buy cars, train their children, venture into different trading activities or add to their trading capitals. As for the salary earners and political office holders, it is usually after the collection of salary or monthly allocation. Those clubs, societies and traders could be daily, weekly or monthly as agreed upon. A person is usually appointed to be the collector and keep the money until everybody is paid or reach the amount to be given to the next person to get the money. They usually follow a fixed term of reference. *Ajo Adako* is mostly interest free contribution and every member must be committed to its success. The deficiencies in periodic contribution include fraud, theft, default and insincerity. There is usually penalty to be meted for any member that engages in foul play.

The benefits drive from the contributory thrift programme according to [22] include the followings:

1. Financial Discipline: Here, a person has to discipline himself or herself before he or she could save the money for future purpose. It also entails the use of the money for the purpose of which it is contributed. It requires financial discipline when the business is established otherwise it would crumble.
2. The contributor has no direct access to the money until it gets to his or her turn. This is a good mechanism for checks and balances.
3. It enables the contributor to engage in capital project. This can be used to enlarge or start one's business. It has been used by the salary earners to purchase cars, build houses including shops or other marking places.
4. No charge or interest is paid on it. This is a good avenue to empower a person financially. It is devoid of interest that acquired to loan and some other empowerments in Nigeria.
5. It is a source of capital for setup of one's own business or enlarges it. This is having been used by many salary earners and politicians in Nigeria.

Other benefits are:

1. It is a form of gratuity for a salary earner who is about to retire from the active service. It can be used for one programme or the other before government pays his or her gratuity.
2. It reduces excessive thinking of where to get money for one programme or the other, thereby preventing high blood pressure and elongates the life span of such a person.

3. METHODOLOGY

The researcher made use of document study method. A systematic review and interpretation of the existing literatures on economic development and in relation to the Islamic approach was made. The essence of this is to uncover the meanings and gain insight to their writer ups. A wide range of works were reviewed. Through this the researcher was able to get the challenges facing the Islamic economic system in Nigeria and proffers his own solutions.

Data and relevant information were collected through written source. These include books, dictionaries, journals, theses and dissertations, Qur'an and Hadith that were collected through libraries, internet and personal custodies.

4. RESULTS AND DISCUSSION

4.1 *Challenges of Islamic Economic Development in Nigeria*

It is to be noted that Nigeria is a multifarious religious society where we have two dominant religions-Islam and Christianity. Hence, it is difficult for the country to adopt a state religion. The economic development of the country is tailored along the western world. However, the Muslims carry out additional economic development through different programmes, some of

which are discussed above. The challenges of the economic development in the country include the followings:

1. Uncertainty of tenure: There was a report of alleged coup plot against the administration of President Bola Ahmed Tinubu [4]. He was elected to be the president of Nigeria from May 29, 2023 to May 29, 2027. The issue of uncertainty of one's tenure is an avenue not to engage in certain economic reforms. However, this should not bother a sincere leader. His or her major target should be on how to improve the economy of the country.
2. Lack of continuity of government policies. The negligence of the programmes of the previous administration by the incumbent administrator has a lot of negative impacts on the economic development of Nigeria. Many of the projects are abandoned totally.
3. Lack of adequate and effective security. This has given room for theft and bungling of shops. In addition, the issues of displacement, herdsmen/farmers clashes, Boko Haram and fraud are discouraging investors.
4. Exorbitant interest. Different categories of interest rates been charged on loans and palliatives and inabilities to pay them are discouraging investments in Nigeria. This has made many people to shift to *Ajo Adako*.
5. Too much focus on social life. The loans, palliatives or contributions that are supposed to be used for investment or enlarge one's business are been used for social issues such as marriage, burial ceremony, uniforms, purchasing of car and other social amenities. This is

- retardation to the economic development of the country.
6. Too much dependence on oil sector. The dependence on the oil sector for the monthly allocation of fund gives room for incessant fight and destruction of lives and property in some of the areas that petroleum is been dug. An example is the Niger Delta States.
 7. The use of *Idi Igi* (motherhood) line for the distribution of inheritance gives room for inequality in *mirath* (inheritance) which is part of injustice that Islam peaches against. In a situation where a woman has four males and one female and another has four females and a male and they are been given the same thing. That is injustice on the part of the distributors of the inheritance. The use of *Idi Igi* is an attempt for the distributors of inheritance to shift their remaining responsibility to the heirs. The philosophy is that they are from the same mother; hence, they should go and face the remaining problem from their mother side. If the man has only one wife, will they not distribute the wealth among the children? This is hanky-panky. The statement that women do not inherit from their father or mother sides has no place in Islam.
 8. Many of the Imams and Alfas that *Zakat* are been given to do not share it to the poor Muslims in their mosque or environment. They consume everything by themselves at the expense of other groups.
 9. Some of those who have collected their periodic contributions do fail to contribute to others, hence shattered or retarding the aims and aspirations of others. This is a dishonest of highest order.
 10. Religion that supposed to be a major agent of economic development is slowing it down. People are opposing interest free bank and cooperative. During the regime of President Ibrahim Badamosi Banbangida (1985-1993), he wanted to join Organization of Islamic Cooperation (OIC) for economic development of Nigeria but many people, mostly non-Muslims opposed it [23]. This is one of the bases for the establishment numerous interest free cooperative and banks in Nigeria.
 11. Improper application of *Zakat*, *Mirat* and *Ajo Adako* rules and regulations contribute a lot to the unemployment and other criminal activities like bandits and terrorism in Nigeria.

4.2 Recommended Solutions

Each elected political authority should be allowed to serve his tenure without any hindrance. This would give him or her chance to pursue short- and long-term economic policies that will be beneficial to the people. Every succeeding authority should finish the programme(s) of the previous administration before embarking on another one. This would give room for continuity and avoidable wastage. Good and adequate security is a very important tool for business activities. If the business is not secure, people would not establish or enlarge their businesses. The foreigners would be discouraged of establishing businesses in Nigeria. Interest free economy is a tool for alleviate the suffering of the poor Nigerians. It is a means of the redistribution of the economy. There is nothing wrong in selling your goods at the amount you want to sell them, but giving loan for poverty alleviation programme and put interest on it is

another venue of exploiting the poor people. This is a common idea in Nigeria.

Using of loan or palliatives for social purposes should be discouraged in Nigeria. It is a waste of resources and a retardation of the economy of the country. The issues of flamboyant ceremonies of marriage, burial ceremony and uniform should be discarded. Investment should be focused upon.

The diversification of the economy of Nigeria to agriculture and other sectors of the economy is a welcome idea. However, the atrocities of the bandits and terrorists should be curtailed.

Islamic approved way of distribution or redistribution of wealth should be adhered to. This would prevent incessant fights that usually occurred after the distribution of wealth. The heirs and the distributors of *Zakat* should be educated on the Islamic principles even before death occurs.

Terms of reverence of the periodic contributions should be abided to by the concerned people. They should have the fear of Allah in their minds before, during and after collection of their contributions. There should be specific penalty for the violator of the agreement. This could be the seizure of certain property of the violator that worth the amount of the *Ajo Adako* he or she collected or worthy more than what he or she collected. This would prompt him or her to respect the agreement.

The freedom of religion in Nigeria should be exercised not to the detriment of the Nigeria economy. If there is anything good in another religion that does not contradict one's region, it should be accepted. The permanent hatred to the other person's region is anti-economy. This is more common to the Muslims and Christians in Nigeria.

Using of tribalism and religion for political ascendancy gives room for the incompetence person to be at the helm of Nigeria economy. The negative effect of this is that there be slow economic development.

5. CONCLUSION

It is inferred from our discussion that economic development is an indispensable aspect of the national development. It is through the evaluation of the economy of a given country that we can know the Gross Domestic Product (GDP) per capital of such a country. It is unfortunate that Nigeria is rated number 12 out of the poorest countries of the world. It is the least out of the ten top Africa performing economies. The problem with Nigeria is that the country is beset with multi religious views that are slowing down the economic development of the country. It is when the citizens can remove the religious biased and accept the merit in the other religion that the country can secure actual rapid economic growth.

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