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# The Impact of Terrorism on the Nigerian Economy and the Islamic Solution

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The conventional wisdom in economic analysis postulates an inverse relationship between social conflicts/terrorism and economic growth and development because the higher the level of insecurity, the more problematic for the society to succeed economically. This paper investigates the impact of social conflicts/terrorism on Nigeria's economy using traditional economic measures subjected to trend and econometric analysis to respectively discern the relationship in terms of magnitude and direction. Secondly, the paper establishes that this negative outcome is predicted by the Islamic perspective which strongly suggests a direct association between peace and economic growth and development in such Quranic verses as Q7:85 and Q8:25, both of which advocate peaceful coexistence, corruption- and violence-free human interactions for best outcomes. Interestingly, most terrorist actions based on Islamic religious justification are acts of corruption condemned by Islam which offers both terrestrial and celestial penalties for the simple reason that social strife disrupts socio-political and economic life.

## Introduction
Violence, social conflicts and other acts of terrorism have greatly reduced economic growth in many parts of the world including Nigeria. All the efforts of the government and international donors to reduce poverty could not yield much results due to social unrests and terrorism. Many people are not only experiencing abject poverty, they are also living in fear and anxiety because of the lives of many innocent people that are being lost each day. The country is plagued by many crises such as the Niger Delta Militancy, the activities of Jama'atu Ahlis-Sunnah li ddawati wal-Jihad known as Book Haram, cattle rustling, herdsmen versus farmers and kidnappings. These insecure conditions have far reaching effects on the Nigerian emerging economy. Investors cannot easily come to Nigeria to invest their resources because of insecurity which is a risk factor every investor the world over is afraid of. It is a warning sign for them to move their investments to where there is adequate security. The resultant effect of insecurity is panic withdrawal or disinvestment of their investments. The achievement of growth and development which the country is in dire needs has been challenged by the incidence of terrorist activities in Nigeria. Economic growth in the country then becomes a mirage. As opined by Merkel (1988), Abdullah and Odundo (2009) and Awojekemi (2012), terrorism is often caused by a combination of political, economic and institutional factors.

Peace plays a significant role in the development of individuals, communities and nations because it is during peaceful time that any meaningful spiritual, socio-economic and technological advancements can be realized. No economic growth and development can be attained where and when social conflicts or acts of terrorism are the order of the day.

In Islam, peace is given a high position in the affairs of people, let alone the activities of Muslims "Salaam" which means peace has the same origin with the name "Islam". Islam is a verbal noun derived from an Arabic word, "aslama" which means peace and total submission to the will of Allah as contained in the Quran and the sayings of the Prophet (Hadith). The name, Muslim is also derived from the word "aslama". It is Ismul-faa'il (a doer of an action). It connotes one who lives in peace, relates to others in peace and submits totally to the teachings of Islam as contained in the Quran and the Sunnah (Q2:112). The name was first pronounced by Prophet Ibrahim (Q22:78). The name Islam is clearly mentioned in the Quran. Allah says in the Quran: "This day, I have perfected for you, your religion (Islam) and completed my favour on you and chosen for you Islam as a religion" (Q5:3). Therefore, both the name of the religion, Islam and its adherents preach peace and submission to the will of Allah. The survival of men on earth requires that they allow peace to reign and avoid conflicts and war.

### Statement of the Problem

Different studies have been conducted on the myriads of crises in Nigeria which have heightened fears among the people and have had negative impacts on the Nigerian economy. After corruption, terrorist activities seem to be the second challenge that has far – reaching effect on the Nigerian emerging economy. However, not much has been done on the roles of Islam in liberating Nigeria from the menace of terrorism and other crises that have so far affected negatively the economic growth and development of the country. Its role has been neglected because of the perception that Islam is the Problem. Three fundamental questions emerge at this juncture, namely: what is the view of Islam on terrorist actions? What is the impact of social conflicts/terrorism on Nigeria's economy? And, essentially, to what extent is the guarantee of the efficacy of the Islamic principles on war?

### Research questions

The research questions for this study are:
(i)    What is the view of Islam on terrorist activities?
(ii)   Are there any impacts of terrorist acts on the Nigerian economy?
(iii)  To what extent is the guarantee of the efficacy of the Islamic injunctions on war?
(iv)   Is there any direct or inverse relationship between social conflicts/terrorism and economic growth and development?

### Objective of the Study

The broad objective of this study is to investigate the impact of social conflicts/terrorism on Nigeria's economy. Other objectives are to:
*    examine the Islamic views on terrorist acts and how Islamic teachings can be utilized to re-orientate the psyche of many terrorists and
*    find out how Nigeria can tackle the challenges of terrorism and other social unrests from Islamic perspective

## Literature Review
### Concept of Terrorism

According to Encarta, terrorism is violence or the threat of violence, especially bombing, kidnapping, and assassination, carried out for political purposes. This definition confines terrorism to political affairs only whereas, the act is multifaceted in Nigeria. Terrorism is the state in which either a government rules by intimidation or a person or group adopts a policy of intimidation intended to strike with terror those against whom it is adopted (Oxford). A comprehensive definition is given by the Economic Financial Crime Commission (EFCC) Establishment Acts 2004. It defines it as:

(a) any act which is a violation of the Criminal Code or the Penal Code and which may endanger the life, physical integrity or freedom of or cause serious injury or death to any person, any number or group of persons or causes or may cause damage to public or property, natural resources, environmental or cultural heritage and is calculated or intended to:

*   intimidate, put in fear, force, coerce or induce any government, body, institution, the general public or any segment thereof, to do or abstain from doing any act or to adopt or abandon a particular stand point or to act according to certain principles or;
*   disrupt any public service or delivery of essential service to the public or to create a public emergency or;
*   create general insurrection in a state;

(b) any promotion, sponsorship of, contribution to , command, aid, incitement, encouragement, attempt, threat, conspiracy, organization or procurement of any person with the intent to commit any act referred to in paragraph (a).

It is a criminal act which is not limited to a particular target. Many innocent people are being attacked from time to time. It does not know any limit. This is why the Quran refers to it as trouble making. "وَاتَّقُوا فِتْنَةً لَا تُصِيبَنَّ الَّذِينَ ظَلَمُوا مِنكُمْ خَاصَّةً" "And guar dy ourse l ves against a sedition which will not afflict the wrongdoers alone…" (Qur'an 8:25)

### The First Act of Terrorism

Terrorism first happened between two of Adam's sons, Qabeel (Cain) and Habeel (Abel). Because of the conflict, Qabeel (Cain) shed the blood of his brother Habeel (Abel). The former regretted his action and was taught how to bury his brother.

> When each offered a sacrifice to (Allah), it was accepted from the one but not from the other. The latter said to the former: I will surely, kill you, the former said: verily, Allah accepts only from those who are pious. If you should raise your hand toward me to kill me-I shall not raise my hand toward you to kill you. Indeed, I fear Allah, Lord of the worlds. Indeed, I want you to obtain (thereby) my sin and your sin so you will be among the companions of the Fire. And that is the recompense of wrongdoers. And his soul permitted to him the murder of his brother, so he killed him and became among the losers. Then Allah sent a crow searching (i.e. scratching) in the ground to show him to hide the disgrace of his brother.

He said, "O woe to me! Have I failed to be like this crow and hide the disgrace (i.e. body) of my brother? And he became of regretful (Q5:27-30).

A cursory look at the circumstances that brought terrorism about and the dimension that it takes shows that the factors that gave rise to it transcend religion. Many people consider religion particularly Islam to be the source of terrorism. This is totally wrong. Its main causes include political, economic, social and cultural ideologies. Tracing the origin of terrorism, Femi Abbass (2010) believes that terrorism had started long time before the two main religions: Christianity and Islam were firmly established. The first act of terrorism was committed by a Jewish Zealot group about 2000 years ago (Hoffman, 1999). When the zealots (a Jewish politico-religious sect during the 1ˢᵗ century AC) resisted the rule of the Roman Empire over Judea, the aggrieved people took to terrorism to fight for their alleged rights. It was never a religious fight. It was just to resist the domination of a culture against the other.

**Modern day Terrorism**
Tracing the origin of the modern day terrorism, Femi Abbas believes that it was in 1939 that the act of detonation of bomb started with a view to resisting the domination of a culture by the other. In August 6, 1945, the United States of America having manufactured the first atomic bomb, released it on August 9, 1945 on the Japanese city of Hiroshima killing about 60,000 to 70,000 people within some minutes. After three days, another release was done by the USA on the city of Nagasaki killing about 40,000 people. That made Japan to withdraw its assistance to Germany; and America was able to subdue Germany during the World War II. Since that time, many countries have been developing atomic weapons and conducting nuclear test explosions (Femi Abbas). They include Russia (1949), Britain (1952), France (1960), China (1964), India (1974) and (1998), Pakistan (1998), North Korea (2006) and South Africa (1977). Advanced nuclear weapons (i.e. thermonuclear arms) have been developed by the USA (1952), Russia (1953), Britain (1957), China (1967) and France (1908) among others. However, non-proliferation treaty was signed in 1968 and 2004 to prevent other countries from developing weapons of mass destruction. The purpose of developing it is to balance power with rivals so as to serve as a threat to oppressors who harass other people or nations.

The issue of terrorism is therefore viewed from two perspectives: legitimate act of resistance and criminal act. To put it simply and clearly, one man's act of terrorism is another person's act of resistance and human rights struggle. The later fights for his rights and freedom. It may involve two persons or nations (societies). For instance, the acts of terrorism and the struggle for rights are clearly seen in the case of England and Ireland where a part of the latter was wrongly taken by the former. Falkland Island which was a part of Argentina was usurped by Britain. This led to the acts of terrorism from the latter and legitimate act of struggle and resistance by the former with a view to defending her rights. It should also be recalled the case of the State of Phillipines where the State used its might to suppress Islamic faith and its adherents. Another act of terrorism and legitimate act of fighting for independence also occurred between Russia and Chechnya respectively (Heywood, 2013:416). Therefore, terrorism is a relative term

In the south/south of Nigeria, ordinary militancy started but later graduated to a counter terrorism when the state intensified its power against the rebels. Nigeria was listed as a nation under terrorism because of the December 25, 2009 attempted terrorism by Umar Faruk Abdul Mutallab, a single Nigerian. However, The USA could not list its country under terrorism when Timothy Maverigh, (An American citizen) really committed an act of terrorism by killing 168 people in the USA city of Oklahoma on April 19, 1995 9 (Femi Abbas, 2011).

A large number of scholars have written on terrorism and its evil effects on social, moral, political and economic affairs of man. Such scholars include Ayuba (2003), Ali (2002), Barber (2001) and Guir (1991). However, they differ in the analysis of its causes and effects and in the suggested remedies for its curb. Some researchers believe that the act of terrorism is caused by corruption, political expression while others consider religious fanaticism to be the main cause (Dempsey, 2006; Hudson, 1999; Ogundiya, 2009). Another group believes the act is caused by lack of moral guidance and divorce between society and religion, hence calls for moral education and religions education (Ali, 2002; Dempsey, 2006). Lodge (1988) has examined the relation between terrorism and politics and concluded that terrorism is a political expression to effect political change. He believed it is illegal to use violence as a means to effect changes in the politics of a nation. Terrorists use many means such as kidnappings, assassination, bombings, burning and other acts of violence to create fear and terror in the minds of the general public and the people in the helms of the affairs so as to bring about political change and draw people's attention to themselves (Lacqeur 1997; Cook 1989).

The evil effect of terrorist acts on the Nigerian economy particularly in the North is obvious. Nigeria is naturally endowed with all needed human and material resources. But mismanagement, corruption and bad governance have driven its citizenry to object poverty. All these made the country a fertile ground for terrorism. When the issue of Boko Haram started, many investments went into oblivion. Many shops were closed down and the owners left the trouble cities in the North for their hometowns. It is good governance that can stem effectively internal terrorism.

## Theoretical Framework

Considering the multi-dimensionality of the crises in Nigeria, several theories are adopted for this study. The study hinges on system theory, vengeance theory, human needs, frustration-aggression theory, resource mobilization theory, religion theory and political theory because of so many faces terrorism has in the country. The first explains the interconnection between security and growth (Stichweh, 2011). It states that any occurrence in a sector of the society affects other sectors of the society. It may be stated thus, X leads to Y. In other words, if X is present, we expect the presence of Y. For instance, if there is security in a country, internal and foreign investors will invest in the country. Otherwise, both investors will take their investments where there is adequate security. This has negative effect on the economy of a nation.

Vengeance theory explains violent conflicts between groups based on economic, socio-political and historical relationships between such groups. Conflicts arise out of past history

of conflict between groups. For instance, the issue of Boko Haram became an issue because of the killing of Muhammad Yusuf, the former leader of the group and many other members of the group by the government security forces. This attracts reprisals from it.
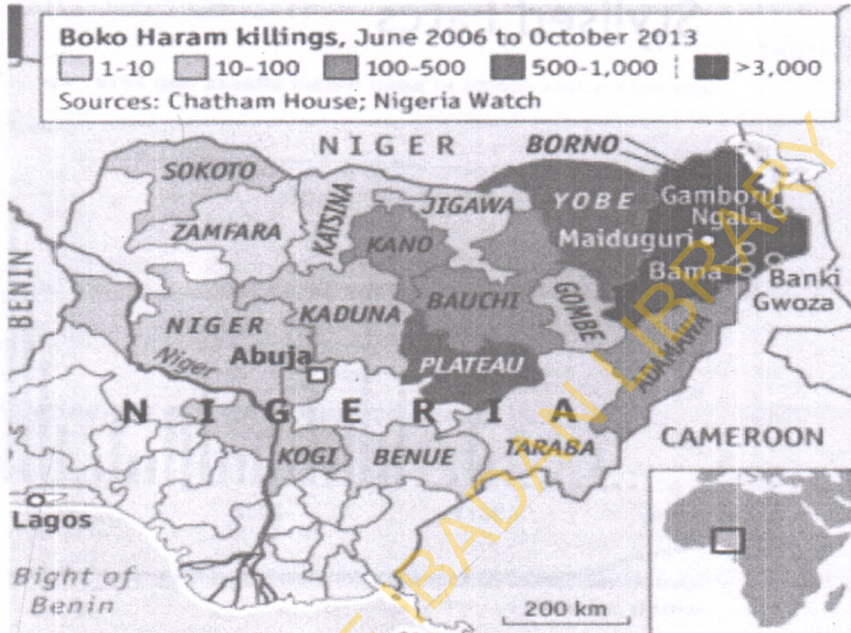
In addition frustration-aggression theory propounded by John Dollard in 1939 provides a detailed explanation for the activities of Jama'atu Ahlis-Sunnah li ddawati wal-Jihad known by its Hausa name as Book Haram. The theory states that violent behavior of a group of people usually stemmed from their inability to fulfill their needs (Dougherty, 1990). If what they get is below what they want, the tendency is for them to react by confronting the people expected to fulfil the needs. This theory indicates that aggression comes into play as a result of frustration or inability of a group of people whose desires are denied by people in the authority. Therefore, the feeling of disappointment makes them react angrily, aggressively and violently toward the people who are responsible for their predicaments. This theory explains the situation of the people of Boko Haram.

Human needs theory states that all human beings have basic needs which they want to meet, and if they are unable to fulfil those needs because of the actions or behaviours of individuals or groups, their inability to meet them could lead to conflict (Faleti, 2006). The extent of poverty in the Northern parts of the country is alarming. According to National Bureau of Statistics HNLSS 2010 as cited by Kareem (2012), it is clearly seen that North Central, North-East and North-West took the highest poverty rate of 67%, 72% and 71.1% respectively in 2004 while South-South, South-East and South-West of the country recorded 35.1%, 26.7% and 43.0% respectively in the same year. This shows that Nigeria poverty is largely a Northern phenomenon.

Religion theory states that religion is a major factor in determining the distribution of political power (Kareem, 2016). Political theory explains the consequence of using people to achieve one's aim politically and later dump them like refuse. The people would react against the action of the person. Resource mobilization theory explains domestic terrorism in the Niger Delta Crises. Domestic terrorist activity is developed in an area abundantly blessed with natural resources such as oil so as to have control of the resources within their localities. The people in the area who believe that they are weak politically may socially form a terrorist group to press their demand for resource control within their area. For instance, states in the Niger Delta felt cheated because of the policies and programmes of the Federal Government that are not in their favour. This made a group of people in the area fight for resource control in their area because they felt they are being cheated in the allocation of resources being taken from their area. Therefore, they believed violence is the only way by which they can bring about the change (Ogundiya, 2006). It can be seen that the issue of security in Nigeria is based in many theories. No one theory can be sufficient to explain it.

## Impact of Terrorism on the Economy

# Stylised Facts



**Boko Haram killings, June 2006 to October 2013**
1-10 | 10-100 | 100-500 | 500-1,000 | >3,000
Sources: Chatham House; Nigeria Watch

# Snapshot: Global Terrorism Report 2015 on Nigeria

Rank: 3
Score: 9.213



INCIDENTS
662

PROPERTY DAMAGE
1,512

ATTACKS BY TARGET
- Private citizens & property
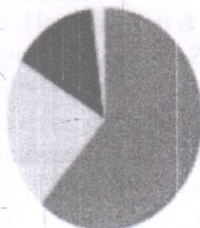- Military, militia or terrorist group
- Religious
- Business
- Other

DEAD
7,512

INJURED
2,246

INCREASE IN DEATHS SINCE 2000
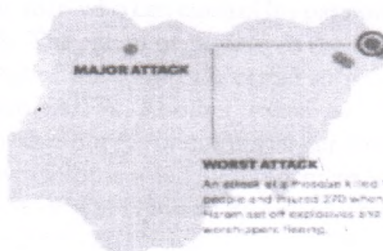+7,492

DEATHS BY GROUP
- Boko Haram
- Unknown
- Fulani militants
- Other

MAJOR ATTACK

WORST ATTACK
An attack at a mosque killed 122 people and injured 270 when Boko Haram set off explosives and shot at worshippers fleeing.

## Correlations of Education, Growth and Terrorism

# Stylised Fatcs

ported civilian deaths in Boko Haram attacks Sep 2010 - Apr 2014

State of emergency

■ Fatalities in schools and colleges

Includes 185 killed in multiple bombs in Kano

Sep 2010    2011    2012    2013    2014
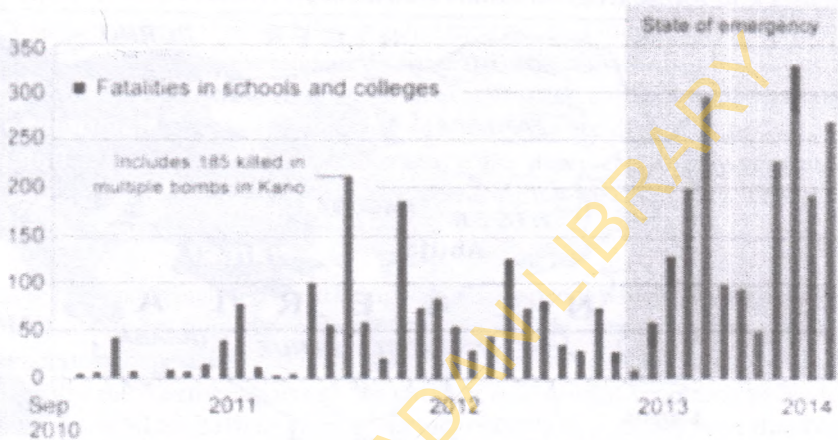
ource Armed Conflict Location and Event Data Project, created by Prof. Clionach Raleigh niversity of Sussex

### The implications of the magnitude are:

*   Over 90% of so-called Islamic Terrorism Deaths are Muslims
    *   Map shows occurrences in the so-called Muslim orth of Nigeria
*   So how can Muslims be killing Muslims?
*   Who is behind the killings?
    *   They must be other individuals/groups with hidden agenda
    *   Evidence still scanty
*   ut the Quran itself suggests that they are those who want to:
    *   Create Islamaphobia
    *   Reduce Word Population of Muslims

# Correlations of Education, Growth and Terrorism
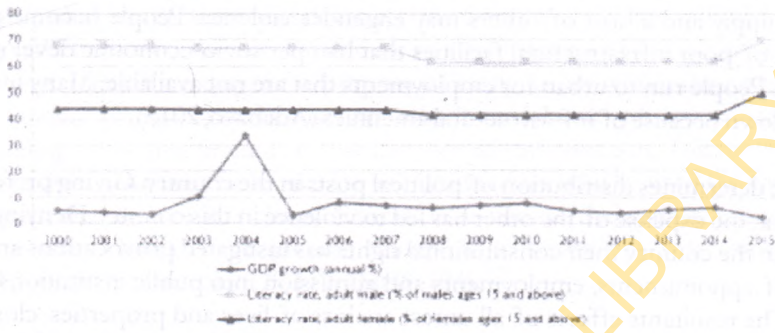


INCREASE IN DEATHS SINCE 2000
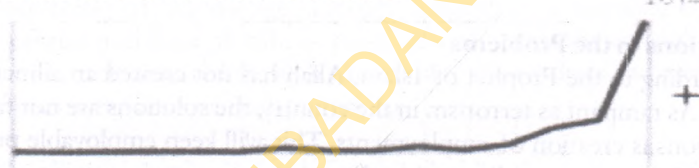
## Methodology

Traditional economic measures subjected to trend and econometric analysis to respectively discern the relationship in terms of magnitude and direction are used to investigate the impact of social conflicts/terrorism on Nigeria's economy. A descriptive approach and textual analysis of relevant sources of Islam such as Qur'an and the Sunnah were also employed in caring out this research.

## Determinants of Terrorism

Many factors determine the acts of terrorism in Nigeria. Of the factors, poverty seems to be given a prominent place. When a person is hungry, he is likely to be angry according to an adage which says "A hungry man is an angry man". 'The result of anger is hatred on account of which a man is ruined" (Al Ghazali 2001 Book iii: 146). When people express their anger and hatred, they may resort to terrorism. The Prophet once asked some of his companions: Whom do you consider among you a strong man? They said: such a man whom none can defeat. He said: That is not so. He is the strong man who can control his passion at the time of anger (Al-Ghazali, 2001, Book iii: 145-146). The extent of poverty in the Northern part of Nigeria is very high compared to other parts of the country as earlier shown. The result of poverty is therefore terrorism (Adebayo, 2013). Another cause of terrorism is unemployment. Many youths who are employable but are unemployed get frustrated. If a person is idle, the devil will find him an unwholesome job. Unemployment in Nigeria is high. This has been on increase in Nigeria. According to National Bureau of Statistics 2012, it is above the region's average of 19.7% in 2009, 21.1% in2010 and 23.9% in 2011 to

mention but a few instances. If the youths who take a larger share of the population could not get work to do so as to earn their livelihood, they may take to violence with a view to getting means of living. Unemployment breeds criminals particularly among the youths.

Lack of infrastructural facilities such as good roads, sound public health care, effective power supply and a host of others may engender violence. People become provoked on account of poor infrastructural facilities that hamper socio-economic development in the country. People run to urban for employments that are not available. Many industries have closed down because of infrastructural amenities (Adebayo, 2013).

Religion determines distribution of political posts in the country. Giving preference to one religion at the expense of the other has led to violence in this country. Denying a section of people in the country their constitutional rights has instigated provocations and violence in terms of appointments, employments and admission into public institutions and political posts. The resultants effects of all unrest are loss of lives and properties, closure of many shops and businesses, economic recession, states of emergency curfew and unemployment.

## Solutions to the Problems

According to the Prophet of Islam, Allah has not created an ailment without creating its cure. As rampant as terrorism in the country, the solutions are not far-fetched. One of the solutions is creation of employments. This will keep employable people but unemployed busy. If they are gainfully employed in various economic activities, acts of terrorism will be eliminated or at the least reduced. They will not like to die. They will want to enjoy the fruits of their labour. The result of creation of employment is economic growth and development.

Provision of infrastructural amenities is key to socio-economic development. This will create a conducive environment for economic activities to strive. If there is effective power supply, people may think of what to do to earn their living. This may root out the issue of terrorism in the society. If a large number of able people are employed, violence will be reduced to a bare minimum level. There will also be peace in the country.

Our judiciary system needs to be overhauled. Corrupt judges and lawyers should be rooted out of the system so as to protect the rights of the underprivileged. If Judiciary is effective, efficient and transparent, people will have confidence in it. Culprits will know that they cannot go scot-free. So, the results of effective and efficient Judiciary are orderliness, peace and tranquility.

## Education

Proper and right education is key if the crises in the country are to be laid to rest. The importance of education in the affairs of individuals and the nations is too obvious to be mentioned. Education is a key to development. What is emphasized in Nigeria today is certification and not education. There is no more teacher-student relationship. Many students cannot read between the lines. Many students are interested in passing their examinations without actually acquiring learning. They are not educated or at the least they are half-educated. They could not understand what has been imparted on them. Therefore,

they cannot benefit themselves, let alone other people. They do a lot of havocs to the society because of their misinterpretation of some issues. They need to be taught religious education properly so as to understand themselves, the universe and their roles on the earth. The sense of accountability needs to be instilled in them. The divorce between society and religion needs to be redressed. Both should reinforce the order. i.e religion should improve people's relationship in the society and society should pave ways for utilizing religious teachings for its betterment. There is the need for re-establishment of the Islamic system of education where students are taught the purpose of being in this world, their relationship with other human beings-Muslims and non-Muslims. Islamic education emphasizes character-building. It is not limited to transference of information. Islamic education teaches man to live up to what he learns. He will be asked on how he used his knowledge, either to benefit people or harm them. Education is one of the main solutions to the contemporary crises. Ignorant people are vulnerable to sentiments that can engender violence and the acts of terrorism (Q9:119; Q2:48; 194).

### Taqwa llah (fear of Allah)
Despite the virtual explosion of knowledge through internet, new schools, colleges, universities, research centres and host of others, many acts of terrorism are still on the increase. The terrorism use tools acquired through education to destroy lives and properties instead of improving them because taqwa llaahi is missing.

" قُل لَّا يَسْتَوِي الْخَبِيثُ وَالطَّيِّبُ وَلَوْ أَعْجَبَكَ كَثْرَةُ الْخَبِيثِ فَاتَّقُوا اللَّهَ يَا أُولِي الْأَلْبَابِ لَعَلَّكُمْ تُفْلِحُونَ "

"Say: Good and evil are not alike, even though the abundance of evil tempts you. Have fear of Allah, you men of understanding, so that you may triumph" (Qur'an 5:100).

" لَا وُمِنُ أَحَدُكُمْ حَى حب لأَخَهـ مـ يـ بـ لذِسـ : ع أَن نَمالك أَن الِبِي لى لله عله سل قال "

Anas bn, Malik reported Prophet Muhammad (SAW) as saying: "None of you can be deemed to be a believer until he loves for his brother what he loves for himself." (Narrated by Bukhari and Muslim). لَا يَقْتُلُونَ النَّفْسَ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ

And do not kill the soul which Allah has forbidden except for a just cause…(Q5:68).

وَاتَّقُوا فِتْنَةً لَّا تُصِيبَنَّ الَّذِينَ ظَلَمُوا مِنكُمْ خَاصَّةً وَاعْلَمُوا أَنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"And guard yourselves against a sedition which will not afflict the wrong-doers alone". It is a criminal act which is not directed to a particular person or a specific target. Many innocent people-Muslims and non-Muslims are being killed from time to time. It does not know any limit. This is why the Quran refers to it as troublemaking. Abu Hurayrah reported that the Messenger of Allah (SAW) said that: A Muslim is he in whose hands and tongues people are saved…"(Narrated by Nasa'i)

### Reaching out to the public
Efforts should be made by governments at all levels to reach out to the public through radio and television jingles that will sensitise people on the evil effects of terrorism and why all

acts of terrorism must not be used by both the existing terrorists and the potential ones. Relevant quotations from the holy books such as the Qur'an that are against all acts of terrorism and the consequences of the acts should be used when educating the public on terrorism. For instance, the following Quranic verses may be used: "…whoever kills a soul unless for a soul or for a corruption (done) in the land-it is as if he had slain mankind entirely. And whoever saves one- it is as if he had saved mankind entirely. And our messengers had certainly come to them with clear proofs. Then indeed many of them (even) after that, throughout the land, were transgressors" Q 5:32). "Those that make war against Allah and His Apostle and spread disorder in the land shall be put to death or crucified or have their hands and feet cut off on the alternate sides, or be banished from the land. They shall be held in shame in this world and sternly punished in the next." (Qur'an 5:33). "As for those who break Allah' Covenant after accepting it, who part what He has bidden to be united and commit evil in the land, a curse shall be laid on them, and they shall have an evil abode (in Hell)" (Qur'an 13:25).

Workshops, public education and awareness may be organized to sensitise people on the evil effects of terrorism. Muslims meet five times daily, once in every week on every Friday and once every year, during Hajji. These occasions may be used to preach against all acts of terrorism. If Islamic teachings against all acts of terrorism are used, a lot of positive impacts will be felt.

### Justice
Equity, fairness and justice to all as stated in the Quran (Q5:8; Q16:90) are some of Islamic solutions to the issue of terrorism. Both the government and individuals must uphold these principles. If all these are done, the acts of terrorism will be reduced or eliminated from the society because people are sure of getting their rights. "O believers, be dutiful to Allah and bearers of just witness. Do not allow your hatred for other men to turn you away from justice. Deal justly; justice is nearer to true piety. Have fear of Allah; He is cognizant of what you do." (Qur'an 5:8)

All human beings have the same origin though Allah has made us into nations. We should not abuse or look down upon the beliefs of others. Each member of the society should be accorded the respect that is due to him. This will bring peace (Q109:6). Preservation of life and property is part of the objective of Shari'ah. This must be emphasised in Islam (Q5:68).

### Retribution
Anybody who is caught in the acts of terrorism should be made to pay the price of his act. This will serve as a deterrent to others from engaging in similar misbehaviour. The masterminds should also not be allowed to go scot-free. The innocent ones who might have been co-opted into the acts under duress may be provided with reformatory facilities.

### Exposing all acts of Terrorism
Based on the teachings of Islam as contained in the Qur'an and the Sunnah, all acts of terrorism must be exposed. There should not be a hidden place for criminals. At least, the Prophet gave three ways by which those acts could be exposed or stopped when he said:
" مَنْ رَأَى مِنْكُمْ مُنْكَرًا فَلْيُغَيِّرْهُ بِيَدِهِ فَإِنْ لَمْ يَسْتَطِعْ فَبِلِسَانِهِ فَإِنْ لَمْ يَسْتَطِعْ فَبِقَلْبِهِ وَذَلِكَ أَضْعَفُ الْإِيمَانِ"

"Whoever amongst you encounters an abnormality should change it physically (using his hand). If it is impossible, let him change it orally (by condemning it) . If that is still impossible, let him reject it in his mind, and that constitutes the weakest level of faith (Iman)." (Narrated by Muslim).

People in general and Muslims in particular should be warned against terrorism and the consequences of the acts in this world and the hereafter. The burden of the sins attached to the act as contained in the Qur'an and the Sunnah is enormous. For instance, the Qur'an states: "Allah does not bless the work of the evil-doers" (Qur'an 10:81). "Those that make war against Allah and His Apostle and spread disorder in the land shall be put to death or crucified or have their hands and feet cut off on the alternate sides, or be banished from the land. They shall be held in shame in this world and sternly punished in the next." (Qur'an 5:33). "As for those who break Allah's Covenant after accepting it, who part what He has bidden to be united and commit evil in the land, a curse shall be laid on them, and they shall have an evil abode (in Hell) " (Qur'an 13:25).

"And the record (of deeds) will be placed (open), and you will see the criminals fearful of that within it, and they will say, "Oh, woe to us! What is this book that leaves nothing small or great except that it has enumerated it? And they will find what they did present (before them). And your Lord does injustice to no one" (Q18: 49). "So whoever does an atom's weight of good will see it. And whoever does an atom's weight of evil will see it" (Q99:7-8). Do not corrupt the land after it has been purged of evil. That is best for you if you are true believers." (Qur'an 7:85)

## Enjoining and Championing Consciousness of Accountability.

Leaders should encourage people to do good by doing good works themselves. They should not squander public funds and resources. They should resist all activities leading to corruption. If these are done, the masses will be taken care of. This will remove their anger and threat to the country's stability and well-being of the people. It will also prevent colossal financial loss that could occur through the acts of terrorism. They should be reminded of accountability on the Day of Judgement. "So whoever does an atom's weight of good will see it. And whoever does an atom's weight of evil will see it" (Q99:7-8).

## Some Quranic verses and the Prophet Sayings on Education

One of the causes of the crises is the belief of Boko Haram on Western education. They have been perpetuating evils on account of this issue. They want by all means to cancel western education. This is wrong. Education whether western or Islamic is key in Islam. Scientific knowledge comes from the natural phenomena which are the signs of Allah. The first revelation to Prophet Muhammad is on education. ' Read! In the Name of your Lord, Who has created (all that exists). Created man from a clinging substance. Recite, and your Lord is the most Generous, Who taught by the pen, taught man that which he knew not' (Q 96:1-5). Allâh comanded the Prophet to pray for increase in knowledge. 'Oh Allah, increase me in knowledge' (Q20:114). 'Allâh bears witness that Lâ ilâha illa Huwa (none has the right to be worshipped but He), and the angels, and those having knowledge (also give this witness)' (Q3:18). Allâh will exalt in degree those of you who believe, and those who have been granted knowledge (Q58:11) It is only those who have knowledge among His slaves

that fear Allâh. Verily, Allâh is All Mighty, Oft Forgiving (Q35:28). Man can know the ways of Allah and the law of nature by observing things, mountains, rivers etc and by studying birds flying in the sky…(Q16:12). Some other verses on knowledge are contained in Q13:43; Q28:80; Q29:42; Q4: 93;Q7:52;Q7:6 and Q29:41. The Prophet is reported to have said:

*    The ink of a scholar is better and greater than the blood of a matyr
*    Seek knowledge from the cradle to the grave.
*    The learned are the heirs of the prophets
*    Seek knowledge even if you are to go to China for it

The last Hadith is referring to other branches of knowledge apart from Islamic Teachings such as medicine, engineering and sciences. If a person has the right Islamic education, he will not only shun all acts of terrorism, but also encourage others to shun them. He will live peacefully with his neighbours. It is disheartening and disappointing to know that Jama'atu Ahlis-Sunnah li ddawati wal-Jihad known by its Hausa name as Book Haram is against any form of western education. If a person is well-informed as regards the place of education in the life of Muslims in relation to the fear of Allah, the pivot around which other good works in Islam revolve, no one will reasonably embark on a campaign against the means to achieve the essence of Islam i.e taqwa laah. Taqwa laahi encourages a person to do good works always and prevents the person from doing all evil acts whether openly or in concealment without being policed or any form of force. In Islam, acquisition of all forms of learning is encouraged as contained in the Qur'an and the sayings of the Prophet.

It is clear from the cited examples that education –Islamic and Western- is the property of Muslims. It is not right for a Muslim or a group of so-called Muslims to throw the property of all Muslims away. Therefore, Imams, Muslim clerics and scholars owe it a duty to educate congregations of Muslims in mosques and other Islamic gatherings about Islamic perspective of education. If they fail, they will be held responsible for their inability to discharge their important duty. Efforts should be made by the Nigerian government to include sound spiritual and moral elements based on religious teachings for the good of the whole country.

It is on record that the early Muslims excelled and ruled the whole world for more than 500 years because of their education. It is also on record that the very first university established in the world is University of Cordoba in Spain. It was established by Muslims. The other three oldest Universities established by the Muslims more than one thousand years ago are Al-Azhar University in Cairo, Egypt; Qarawiyyin University in Fez, Morocco and Zaytuniyyah in Tunis, Tunisia (Femi Abbas). It must be mentioned that the West first came in contact with the idea of tertiary education from the above-mentioned universities.

It is wrong for any Muslims to terrorise people and destroy themselves and others' properties because of the hatred they have for education. The early Muslims brought not only civilization and education to people, they also brought succor to the minds of many people. It must be stated clearly that Islam has nothing to do with terrorism. It is a prohibited act in Islam. Therefore, making people believe that Islam has a linkage-strong or

weak, direct or indirect- with terrorism is misleading because of involvement of so-called Muslims in the acts of terrorism. Using names such as Islamic fanatics, Islamic bombers, Islamic fundamentalists and Islamic terrorists to describe Islam and Muslims depicts the high level of ignorance of users of such names for them. No Muslims who are worth of the names will ever take part in any act of violence, let alone terrorism.

Security of lives and property at all times should be taken seriously. No stone should be left unturned to do that because it is when there is security that we can have peace and economic growth. Security should not be confined to lives and properties, it should be made to encompass the basic needs of life such as feeding, clothing, shelter, education and health. If these are guaranteed, there will be an unprecedented growth and development in the Nigerian economy. This will prevent crises because agents of crises such as ignorance, unemployment and poverty have been sent packing. Therefore, the devil will not find idle hands and ignorant people to employ for his evil deeds. The bad politicians may not get people to recruit to unleash terror on people so as to force them to vote for them.

## Good governance

Nigeria is blessed with human and natural resources. All efforts must be made to harness these resources together to make life pleasant for the people of Nigeria. Good governance is key if people, particularly the poor, are to benefit from the resources. Bad governance engenders myriads of problem such as violence, terrorism, exploitation, joblessness, poverty and a host of other social and economic problems. People should avoid provocation because it can lead to violence. They should tolerate one another because where there is tolerance, there will be peace.

## Contributions of Muslims to Education.

Concerning the contributions of Muslims in the area of education, former United States President Obama is reported to have said:

> As a student of history, I know civilization's debt to Islam. It was Islam-at places like Al-Azhar University- that carried the light of learning through so many centuries, paving the way for Europe's Renaissance and Enlightenment. It was innovation in Muslim communities that developed the order of algebra; our magnetic compass and tools of navigation; our mastery of pens and printing; our understanding of how disease spreads and how it can be healed. Islamic culture has given us majestic arches and soaring spires; timeless poetry and cherished music; elegant calligraphy and places of peaceful contemplation. And throughout history, Islam has demonstrated through words and deeds the possibilities of religious tolerance and racial equality (Obama, 2009)

As it was stated earlier, the first university established in the world, University of Cordoba was established by Muslims in Spain. The other three oldest Universities established more than one thousand years ago are: Al-Azhar University in Cairo, Egypt; Qarawiyyin University in Fez, Morocco and Zaytuniyyah in Tunis, Tunisia (Femi Abbas). They were all started in the mosques to enable the students know that they should use the knowledge they acquire to serve Allah Q51:56The idea of University got to the West from the Muslims. Why

did we throw our glory away? The word (Algebra) is taken from the Arabic word (Al Gabr or Al Jabr). The word (Algorithm) is a variant taken from the name of the author Al Khwarizimi. Al Khwarizmi is the father of Algebra and he wrote his treatise titled " Hisab al-Jabr wa'l-muqabala" from which the word Al Jabr is taken. Other contributions of Muslims are stated in the following:

> For five hundred years Islam dominated the world by its power, its learning, and its superior civilization. Heir to the scientific and philosophical treasure of the Greeks, Islam passed on this treasure, after enriching it, to Western Europe. Thus it was able to widen the intellectual horizon of the Middle Ages and make a profound impression on European life and thought." Caliph Al-Ma'mun established Bayt al-Hikmat (Arabic for House of Wisdom) in 830. Later this became the Baghdad School. This school must be credited with ensuring the continuity of civilization by repairing the chain of human knowledge broken in the 6th century by the decline and fall of Rome.
> The ruin of the empire of the Romans, and, along with it the subversion of all law and order, which happened a few centuries afterwards, produced the entire neglect of that study of the connecting principles of nature, to which leisure and security can alone give occasion. After the fall of those great conquerors and the civilizers of mankind, the empire of the caliphs seems to have been the first state under which the world enjoyed that degree of tranquility with which the cultivation of the sciences requires. It was under the protection of those generous and magnificent princes, that the ancient philosophy and astronomy of the Greeks were restored and established in the East; that tranquility, which their mild, just and religious government diffused over their vast empire, revived the curiosity of mankind, to inquire into the connecting principles of nature (Adam, 1869)

## Terrorist Acts: Islamic Perspective

Muslims are instructed by the Shari'ah to live in peace and be just in all their affairs not only within themselves but also they should share them (i.e peace and justice) with others. In fact they must help the oppressed at all cost. The history of terrorism/social conflict is as old as man. As it was stated earlier, it first happened in the history of man during the time of Adam when two of his sons Qabeel (cain) and Habeel (Abel) had social conflicts. This is contained in the Quran thus: shed the blood of his brother, Habeel (Abel). "When each offered a sacrifice to (Allah), it was accepted from the one but not from the other. The latter said to the former: I will surely, kill you, the former said: verily, Allah accepts only from those who are pious (Q5:27). Because of the conflict, Qabeel (cain) shed the blood of his brother, Habeel (Abel). The former regretted his action and was taught how to bury his brother. This mark the beginning of social conflicts in the world.

Islam does not allow people to fold their arms when terrorists are operating. They should also prepare to ward off the terror so as to serve as a deterrent for potential terrorists (Q8:60, Q2:190). However, if terrorists want peace, it is not Shariah-compliant to continue fighting. Fighting should stop for reconciliation (Q 8:61). It is not proper to terrorise people

or nations with a view to seizing their property or disturbing the peaceful environment. Fighting is allowed if it is to defend the religion of Islam and freedom of people. It is also allowed to fight if people and their property are under threat. All beliefs and the places of worship of all religions without an exception should be protected. They should not be destroyed (Q22:40). The weak the oppressed, women and children must be protected (Q 4:75).

Any war fought for the sake of any other reasons apart from the above- mentioned purposes is null and void. Such wars are not prescribed by Allah because they are not for His sake (Q4:76). In fact, Islam warns people not to transgress the limits of Allah by the time they are fighting (Q2: 194). Killing or harming innocent people can make the perpetrators earn the wrath of Allah (Q2:190) and (Q42:41-44).

 Other principles of fighting are clearly stated in the instructions given by Abubakar when he was sending his army led by Usamah to go and repel evils and establish peace in a place. When the first caliph sent his army to Sham, he instructed them thus:

> And I instruct you to fulfil the following ten (orders): Do not kill a woman,
> nor a child, nor an old man; do not cut down fruitful trees; do not destroy
> (land or housing) in use; do not kill a goat or a camel unless for food; do
> not flood palm trees (with water) nor burn them down…".

This is the status of Islam during war where no precaution or caution should be exercised. This is the stand of Islam with regard to plants and animals. If plants and animals should enjoy this position of preservation during war, it can be imagined what they would enjoy during peaceful times. If these are the positions of Islam as regards all the creatures of Allah – humans and non- humans, one can see the Islamic position towards killing a human being and destroying millions of trees in the name of terrorism. Islam encourages people to protect themselves, to plant trees and preserve them. If these acts are done intentionally for the sake of Allah, they are considered and rewarded as acts of Ibaadah (worship in Islam). If these acts are violated, and both human and non-humans are destroyed intentionally with a view to considering it as worship Ibaadah, such acts are tantamount to criminal acts which are punishable. The criminals of the offence will be punished adequately on the Day of Judgment if they go scot-free in this world. This is to show the great importance attached to preservation of life and property in Islam.

Prophet Muhammad is also reported to have said: "He who cuts a lote-tree (without justification), God will send him to Hell fire". Prophet Muhammad and the issue of separated chicks is also a confirmation of the stand of Islam on terrorism. The extent to which Islam regards life of not only human beings but also other non-humans is depicted in the following Hadith: "Anyone who kills a sparrow without good reason will be called to account by God at the Last judgement". Another report from the life of the prophet can be seen from the narration given by one of the Prophet's disciples thus: "We were on a journey with God's messenger when we came across a bird the size of a sparrow with two chicks. We seized the chicks, whereupon the hen started beating its wings and screeching. God's Messenger turned and when he saw what we had done asked: "Who separated those chicks from their mother? Return them at once! So we left them free".

Prophet Muhammad and his caliphs were not murderous leaders. They preached peace and lived in peace with their people. It is against the teachings of Islam to punish masses and expel them from their houses willingly or unwillingly for offences they never committed (Q53:38). In fact, the Prophet is also reported to have said: "Whoever mistreats any non-Muslim who has a treaty with the Muslims or orders him to do more than he is able, I will be his opponent on the Day of Resurrection". By this Hadith, people in general, Muslims in particular are warned not to ill-treat non-humans let alone human beings. They should cater for them.

### Misconceptions about Jihaad

Killing thousands of people, destroying towns and villages with their inhabitants slaughtering both Muslims and non-Muslim like rams inside and outside mosques, churches and other places are not only Shariah complaint but also earn the perpetrators the wrath of Allah and hell fire. Islam does not support terrorism in all its faces. Considering Jihad to be synonymous to terrorism does not only show the ignorance but also the misconception and misinterpretation of the concept of jihaad as stated in the Quran and Hadith. Jihaad means striving to do Allah's wills and struggling against the evil in oneself. It means a person puts in a concerted effort to wage war against his evil inclination, passion and ignorance so as to live a virtuous life. The word jihaad can also connote fighting injustice, oppression, spreading and defending not only Islam and Muslims but also people in general. It also means reforming the society through preaching and teaching. Fighting can only be done if it is to defend oneself. It is not Jihaad to wage war or fight people who have not initiated fighting against Muslims. War can only be fought in Islam in self-defense or against injustice. It is not a jihad for a person to destroy himself and others' properties. In fact, if a Muslim does that, he has earned Allah's wrath instead of His rewards and pleasure. Although the need to defend Islam and Muslims is a duty which every Muslim owe other Muslims, it must not be offensive. All the wars fought by the Prophet such as Badr, Hud and Khandaq were defensive in nature because the Makkans came right from their town trekking hundreds of kilometers to Madinah where the Prophet and his followers were taking refuge to fight them. They did not have any option other than to fight back so as to defend both Muslims and non-Muslims living in the city. So, martyrdom and destroying people's property in the name of Jihad is unlawful. The acts of terrorism against innocent lives and others' properties will earn any terrorist calling himself a jihadist the wrath of Allah. The emphasis should be on Jihaad bi nafsi fighting oneself to do Allah's will (i.e. doing good works, helping people, saving lives etc.). All acts of violence and terrorism must be shunned by every human being particulary every Muslim considering the stern warning against the act as contained in the Qur'an and the Sunnah.

The Religion of Islam prohibits the killing of innocent people irrespective of religious, political and social beliefs. Terrorists should not be used to judge any religion-Islam or Christianity. It is one thing to be a Christian, it is another to practice the tenets of the religion. If a Christian is a rapist, a thief, a terrorist and a liar, he should not be used to condemn Christianity. In the same vein, it is share ignorance and sentiments to judge Islam with the acts of so- called Muslim terrorists. Nowhere in the Qur'an is a Muslim allowed to terrorise Muslims and non-Muslims. Muslims are only allowed to defend themselves if they are attacked. Emotions have overcome the judgments of many people including some

erudite scholars by ascribing terrorism to Islam because of the actions of so-called Muslim terrorists

Islam considers the most righteous as the best among people in the sight of Allah. It is not colour, gender or race that can put a person in the position of outstanding people. It is righteousness not terrorism. Islam does not condone violence or any act of terrorism.
People who have been blurred with share sentiments quote the Qur'an out of context to support their ill views of associating terrorism with Islam. Let us examine some of the verses usually quoted out of context to support the permissibility of aggression and terrorism in Islam.

(1)        A part of Q4:101 is usually quoted thus: "Indeed, the disbelievers are ever to you a clear enemy" (Quotated out of context). The first part of the verse which throw more lights on the status of unbelievers is usually omitted. In the verse, Allah directs Muslims to take precautions and cautions when they are on a journey. They are asked to be watchful, careful and at alert. Otherwise, the unbelievers may attack them unknowingly. The full verse is "And when you travel throughout the land, there is no blame upon you for shortening the prayer, (especially) if you fear that those who disbelieve may disrupt (or attack) you. Indeed, the disbelievers are ever to you a clear enemy".
Where is the instruction that Muslims should view unbelievers as enemies if they do not attack them. In Islam, the maxim is lakum diinukum waliya diin (For you is your religion and for me is my religion Q108:6)

(2)        Another example is Q8:12-13. A part of these verses is quoted to support violence in Islam. "….. I will cast terror into the hearts of those who disbelieved, so strike (them) upon the necks and strike from them every fingertip" (Quotated out of context).
 The first part and the last part are deleted when quoting the Quran to support terrorism with a view to deceiving innocent people. The middle part is quoted out of the context to mislead people that they are meant to be attacked by all means for being unbelievers. This is not correct. The verses are herein quoted in full to see the evil machinations of the evil-doers. "(Remember) when you Lord inspired to the angels, "I am with you, so strengthen those who have believed. I will cast terror into the hearts of those who disbelieved, so strike (them) upon the necks and strike from them every fingertip". "That is because they opposed Allah and His Messenger. And whoever opposes Allah and His Messenger-indeed, Allah is severe in penalty".

The last parts are omitted where the reasons why Muslims may attack the unbelievers are given. One, if they are fighting God i.e. they do not obey Him and they do not want other people to obey His commandments as their Creator and Sustainer. Two, His Messenger, Muhammad was their target. They attacked him and his followers. They were mercilessly treated and beaten to the extent that some of his relatives lost their lives in particular, Khadijah, his wife and his uncle Abu Talib lost their lives because of the harsh treatment toward them. The details of persecutions of the Prophet is contained in the Life of Prophet Muhammd by Haykal. When the situation became unbearable he had to send some of his followers to Abyssinia and later to Madinah. When he joined his followers in Madinah and left Makkah, the Makkans did not stop their persecution. They were chased to Madinah.

The Makkans travelled a very long distance to wage war against them in Madinah. The Prophet did not have any other option other than to defend himself, his followers and the innocent people of Madinah.

(3)    Q9:4-5: As regard these verses, a third of them is quoted out of context to support terrorism or war in Islam. Here is the part usually quoted out of context: "Kill the polytheists wherever you find them and capture them and besiege them and sit in wait for them at ever place of ambush." The verses are herein quoted in full with a view to seeing the havoc human beings can do to perpetrate evils.

"Excepted are those with whom you made a treaty among the polytheists and then they have not been deficient toward you in anything or supported anyone against you; so complete for them their treaty until their term (has ended). Indeed, Allah loves the righteous (who fear Him)". "And when the inviolable months have passed, then kill the polytheists wherever you find them and capture them and besiege them and sit in wait for them at ever place of ambush. But If they should repent, establish prayer, and give Zakah, let them (go) on their way. Indeed, Allah is Forgiving and Merciful".

The Muslims are commanded to honour agreement which they made with the idol worshippers irrespective of their unbelief. Fulfilling promise in Islam is very important. In fact, it is a great sin in Islam to dishonor agreement or to break promise. O you who have believed why do you say what you do not do. Greatly hateful in the sight of Allah is that you say what you do not do (Q61:2-3). But if they refused to make peace and they attacked Muslims, they are allowed to fight in self-defense. This is the position of Islam on Jihaad. Where is it found in the Qur'an that they should kill people?

(4) "Fight them; Allah will punish them by your hands and will disgrace them and give you victory over them and cool the chests (i.e. desires) of a believing people." This verse, Q 9:14, is also usually quoted to support indiscriminate killing in the name of Islam. The verse is quoted out of context. In fact, the preceding verse which throws more light on this verse is always omitted when quoting. Allah gives reasons why Muslims may fight them. One, the unbelievers violated the agreement they entered into with the Muslims. Two, they started the war in the first place. Three, Muslims should fear only Allah. Therefore, they are asked not to be afraid. This is a way by which tranquility can be brought to the society. When the Muslims faced opposition because of their religious views, they were asked to defend themselves. Where is it stated that Muslims must kill non-Muslims? Here is the full quotation:

"Would you not fight against a people who broke their oaths and determined to expel the Messenger, and they had begun (the attack upon) you the first time? Do you fear them? But Allah has more right that you should fear Him, if you are (truly) believers" Q9:13 Fight them; Allah will punish them by your hands and will disgrace them and give you victory over them and cool the chests (i.e. desires) of a believing people (Q9:14)

### Questions raised

Today, it is wonder struck to hear that some attacks have been hitting Muslims and Islamic places of worship, such as mosques and Islamic societies' gathering. Then, it must be asked

that if the teaching of Islam on violence and war as discussed above are the Islamic views, why then are the places of Muslim worship and Muslims themselves are not spared. In fact, if the attacks are done for the sake of Islam, why is it that the origin of the religion they pretend to be fighting for was attacked?

## Conclusion

Islam empasises jihadu'n naf (striving to do Allah's wills and struggling against the evil in oneself) and considers it the greatest form of jihad. Destroying people's property and Killing oneself and innocent lives in the name of Jihad is unlawful in Islam. This will earn such a jihadist the wrath of Allah. Therefore, all acts of terrorism must be shunned. People in general, Muslims in particular should strive to engage in deeds that will earn them admission into Paradise and avoid evil deeds such as terrorism that will lead them to Hell. Terrorism and other social conflicts are antithetical to development. Therefore, no amount of efforts aimed at curtailing them will be too much. Life is a trust from Allah, and the aim of Shari'ah with regards to man is to preserve his religion, life, progeny, intellect and material wealth. Any contract that jeopardizes any of these objectives is invalid in Shari'ah. It is wrong to condemn western education for it is even the lost property of Muslims according to Prophet Muhammad. Therefore, the case of Boko Haram sect in Northern Nigeria and Taliban is un-Islamic because their stands are against the teachings of Islam on education. The irony of the case is that they are using the products of western education to fight the West, the Muslims and non-Muslims. What is missing in them is Taqwa l-Laahi (God-fear). Western education must be sought for it is a veritable tool for acquiring and retaining significant relevance in world affairs. However, this must be done with great caution. To understand the Islamic teachings very well, one needs western education for it increases the understanding of some Quranic teachings that are scientific in nature.

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