

Towards Creating Job Opportunities for Nigerian Muslims: A Lesson from the Economic Activities of the Muslim Brotherhood of Egypt

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ABSTRACT

*The emergence of the Muslim Brotherhood as a socio-religious Muslim organisation in the twentieth century was a blessing to Muslims in Egypt. The organisation, through its socio-economic activities, offered employment opportunities to many Egyptians-Muslims and non-Muslims. There are many Muslim organisations in Nigeria with abundant human and material resources but quite number of the members of those viable Muslim organisations are without job. Going by the great impact of the economic activities of the Muslim Brotherhood in Egypt, there are lessons to be learnt by Nigerian Muslim organisations. Adopting historical and contextual analytical research method, the findings of the study reveal that the Muslim Brotherhood of Egypt established various educational and health institutions as well as several businesses including companies and factories to create job opportunities for the teeming population of Egyptian Muslims in the late twentieth and early twenty-first centuries. The study recommends that through the Islamic economic system of *Muḍarabah* (co-partnership) and *Musharakah* (joint/group ownership), Muslim organisations in Nigeria could form alliance by coming together as formidable groups to establish farm settlements, viable companies; world-class educational, financial and health institutions that will provide job opportunities for Nigerian Muslims. By adhering to the Islamic teaching on unity and cooperation, Muslim organisations in Nigeria can pool their resources together to create job opportunities for the Nigerian Muslims in particular and non-Muslim in general.*

Keywords: *Muslim Brotherhood of Egypt, job opportunities, economic activities, Muslim organisations, Nigeria.*

INTRODUCTION

Following the fall of the Islamic caliphate in Istanbul in 1924, a quite number of Muslim lands was colonised by the Europeans. The western culture, which dominated the Muslim lands in the twentieth century, due to the colonisation, was condemned by some conscious and intellectual Muslims who stood up and preached against the western culture that was detrimental to Islam and Muslims. In an attempt to preach pristine Islam and liberate Muslims from the shackles of colonial imperialism and Christian evangelism, some Muslim organisations and movements emerged in the twentieth century. In fact, the formation, growth and development of Muslim organisations and movements in the post-colonial era facilitated the spread and advancement of Islam across the globe. One of such formidable Muslim organisations whose influence and contributions to Islam and Muslims are known worldwide is *al-Ikhwān al-Muslimūn* (the Muslim Brotherhood) of Egypt.

Interestingly, before the Independence of Nigeria in 1960, some Muslim organisations were also established purposely to spread Islam and most importantly to stem the wave of Christian evangelisation through western education. Ahmadiyyah Movement, Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen Society and the Muslim Students Society of Nigeria are the notable Muslim organisations that played prominent role in the education sector of the Nigerian economy in the pre-Independence. In the post-colonial era, more than one hundred and fifty (150) Muslim

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organisations were formed across Nigeria². The cardinal objective of many of these Muslim organisations was to propagate Islam and provide educational, spiritual and moral assistance to members³. Unfortunately, the leadership hullabaloo experienced by Nigerians from the past military and civilian administrations created unemployment and other economic problems. It seems that the social services being rendered by the Muslim organisations in Nigeria have not addressed holistically the unemployment challenge facing Muslims across the country. Despite the numerical strength and proliferation of Muslim organisations in Nigeria, the unemployment rate among Muslims and non-Muslims is alarming. With the exception of the few, most of the Muslim organisations in Nigeria are not looking at the direction of creating employment opportunities for the teeming population of the Nigerian Muslims.

However, the reverse is the case of the Muslim Brotherhood of Egypt. It was a religious and social reform movement that was founded in 1928 by Hassan al-Banna in Ismaila, Egypt⁴. Due to its well-structured leadership style and organised socio-religious and political ideologies and activities, Muslim Brotherhood created a lot of employment opportunities for Muslims in Egypt. The organisation spread its tentacles to countries such as Saudi Arabia, Jordan, Sudan, Syria, Palestine, Lebanon, Algeria, Europe and America. Through its various social services and programmes, Muslim Brotherhood created employment opportunities for Egyptians in the areas of education, health and other charitable works. Before it was outlawed in 2013, Muslim Brotherhood had contributed to the economy growth of Egypt⁵. The purpose of this paper, therefore, is to examine the economic activities of the Muslim Brotherhood of Egypt with a view to drawing lessons for the Muslim organisations in Nigeria so that they form alliance or a formidable group by practising Islamic economy system of *Mudarabah* (co-partnership) and *Musharaka* (joint-ownership) with a view to creating employment opportunities for the Nigerian Muslims as complimentary efforts of the government towards alleviating poverty in Nigeria.

EMERGENCE OF THE MUSLIM BROTHERHOOD IN EGYPT

The Muslim Brotherhood, otherwise known as *Jamā'at al-Ikhwān al-Muslimūn* was founded in Egypt in 1928 by a devout Muslim teacher, Hassan al-Banna. The organisation is described as a Sunni Islamist, religious, political and social movement⁶. Hassan al-Banna was said to have been influenced and inspired by the early Islamic reformers of Egypt, Muhammad Abdul and Rashida Rida. As a devout young Muslim, Al-Banna was not comfortable with the moral decadence, economic bankruptcy and anti-religious education provided by the European powers that colonised Egypt. He, therefore, decided to form Muslim Brotherhood together with a small group of six devout Muslims to fight against the secular government of Egypt by clamouring for the

² Ishaq O. Oloyede, "Islam in Nigeria: A century of National Islamic Societies" *Journal of Islam in Nigeria* Islamic Welfare Foundation, University of Ilorin, 2015, 11-14.

³ See note 1.

⁴ Nawaf Obaid *The Muslim Brotherhood: A Failure in Political Evolution*, (Harvard Kennedy School, Belfer Center for Science and International Affairs, USA, 2017), 5.

⁵ See note 5.

⁶ Nura Andrea, "A Generalization Inquiry into Early Islamist: The Discourse of Hassan al-Banna" *Journal of Political Ideologies*, 2012,17(1):61-85 doi.10.1080/13569317.

creation of an Islamic society similar to the one founded by Muhammad ibn Abdul-Wahhab of Saudi Arabia⁷.

The available historical record shows that between 1928 and 1940, the Muslim Brotherhood of Egypt functioned as a religious and social reform organization that focused on membership drive through social and welfare programmes by establishing schools, youth clubs, centres, mosques and factories⁸. Consequently, the organization embarked on Jihad and became anti-western imperialists and Zionists as well as the secular Egyptian Government. Through its activities, the Muslim Brotherhood gained prominence between 1932 and 1949, having branches all over Egypt including Cairo with more than 600, 000 members⁹.

As an Islamic organisation, the Muslim Brotherhood aimed at establishing *Shari'ah* (Islamic law) through the creation of an Islamic state in order to liberate Egyptian Muslims from the British imperialism. The popular slogan of the organisation was "God is our purpose, the Prophet Muhammad our leader, the Qur'an our constitution, Jihad our way and dying for Allah's cause our supreme objective"¹⁰. Being a well-coordinated group, the Muslim Brotherhood usually organized, for its members, *halaqah* (small group meeting) on monthly basis, frequent camps, course of instruction, workshops and conferences purposely to indoctrinate, educate and enlighten members on the aims and objectives of the organisation¹¹. Muslim Brotherhood published several newspapers and magazines including *Al- Nadhir*, *Al- Da'wah* and *Majjalat Al-Ikhwaniyyat- Muslimin*. These print media projected the image of the Muslim Brotherhood as a well organised socio-religious and political movement in Egypt¹². Due to its social welfare and other laudable *Da'wah* programmes, the Muslim Brotherhood received moral and financial supports via *zakat* and *sadaqah* from the well-meaning individual Muslims and countries like Egypt, Algeria, Syria, Saudi Arabia, Jordan, Lebanon, Iraq, Europe and America¹³.

However, the Muslim Brotherhood became active in the politics of Egypt between 1954 and 1981. It is on record that the Muslim Brotherhood was alleged to have confronted the then President of Egypt, Colonel Gamal Abdel Nasser and accused him of not taking aggressive step against Israel and also for not implementing *Shari'ah* (Islamic law). The confrontation and accusation leveled against Colonel Gamal Abdel Nasser led to the mass arrest and detention of members of the Muslim Brotherhood, including Sayyid Qutb. Following the execution of Sayyid Qutb, a prominent leader of the Muslim Brotherhood, the organisation became more confrontational and anti-government of Egypt. Sayyid Qutb's books greatly influenced some members of the Muslim Brotherhood to be more aggressive against secular government. It was due to

⁷ Gary M. Servold, "The Muslim Brotherhood and Islamic Radicalism" 46, retrieved from <https://indianstrategicknowledgeonline.com/web> pdf 41-84

⁸ See note 6.

⁹ See note 3.

¹⁰ See note 6.

¹¹ See note 6

¹² Itzhak Weismann , "Framing a Modern Umma: The Muslim Brothers' Evolving Project of Da'wah" *Sociology of Islam*, 2015, 3(3-4). 157

¹³ See note 6.

Sayyid Qutb's radical views that led to the global Jihad by calling for the imposition of Islamic law in order to realize God's sovereignty on earth¹⁴.

EFFORTS OF THE MUSLIM BROTHERHOOD TO CREATE JOB OPPORTUNITIES IN EGYPT

The formation, growth and development of the Muslim Brotherhood of Egypt as a socio-religious Muslim organisation in 19th and 20th centuries brought some succours to Egyptians- Muslims and non-Muslims who derived socio-economic benefits from the Muslim Brotherhood's social and welfare services. Hassan Al-Banna, the founder of the organisation was of the view that moral decadence, economic bankruptcy and anti-religious education were parts of the deliberate design of the British to subjugate and dominate Muslim lands. He therefore aimed at using Muslim Brotherhood to provide social welfare services and employment opportunities for members of the organisation and the Egyptian society¹⁵.

One of the cardinal ideologies of the Muslim Brotherhood of Egypt is to build and empower individual Muslims and families economically and spiritually. Hassan al-Banana therefore encouraged his members to take advantage of the technological advances of the twentieth century as an innovative means of propagating Islam and elevating status of Muslims in Egypt. In view of the generating employment for members, the Muslim Brotherhood established a printing press that published newspapers and magazines that did not only publicize the activities and ideology of the organisation but also provided job for members and non-members¹⁶.

While operating as a non- governmental faith-based organisation, the Muslim Brotherhood of Egypt established small businesses and factories to generate employment opportunities for members. It is on record that the Organisation, through the Islamic Medical Association founded by Ahmed Al- Malt in 1977, operated twenty-two (22) hospitals and seven (7) specialized medical centres across Egypt. The Muslim Brotherhood also built several schools which provided jobs for its members and non-members in Egypt¹⁷.

The Muslim Brotherhood's employment generating drive was also noticeable during the administration of President Anwar as- Sadat in 1970s when many members of the Muslim Brotherhood established Islamic banks, Islamic investment companies and industries through the capital and resources accumulated in the gulf countries. Some members of the Muslim Brotherhood used the money realized in the foreign countries to establish plastic manufacturing companies while other members heavily invested in real estates, medical supply, automobiles and food production sectors of the Egyptian economy. Othman Ahmed Othman, a prominent member of the Muslim

¹⁴ See note 3.

¹⁵ See note 3.

¹⁶ Hessa' Al- Khalifa " The Role of the Muslim Brotherhood the Post January 25 Egyptian Political System" (Master's Thesis, The American University in Cairo, 2016) retrieved from <https://fount.aucegypt.edu/etds/557>, 24 September, 2023.

¹⁷ Steven Brooke "*The Muslim Brotherhood's Social Outreach after the Egyptian Coup*" A working paper project on US Relations with the Islamic world" Al Brookings - Rethinking Political Islam series, 2015), 4-8

Brotherhood of Egypt provided jobs to members through his company, Arab Contractors, which employed members of the Muslim Brotherhood to work on projects in Libya and Saudi Arabia¹⁸.

MUSLIM ORGANISATIONS AND THE UNEMPLOYMENT CHALLENGE IN NIGERIA

The challenge posed by the British system of western education and Christian evangelisation in pre and post Nigerian independence propelled some Muslim individuals and groups to form different Muslim organisations purposely to propagate Islam and to fight colonial masters that used western education as a tool to convert Muslim children to Christianity. Before the Nigerian independence in 1960, some Muslim organisations had been formed across Nigeria to advance the cause of Islam and to cater for the welfare of Muslims. Notable among the pre-independence Muslim organisations are Ahmadiyyah Muslim Society (1914), Ansar-ud-Deen Society of Nigeria (1923), Islamic Missionary Society (1933), Nawair-ud-Deen Society of Nigeria (1939) and Muslim Students' Society of Nigeria (1954)¹⁹.

Following the Nigerian Independence, more Muslim organisations and apex bodies emerged having similar and different objectives and ideologies in propagating Islam across the length and breadth of the country. Prominent among the post-independence Muslim organisations and bodies are Jamat Nasirul- Islam (JNI), Nigerian Supreme Council for Islamic Affairs (NSCIA) Federation of Muslim Women Associations in Nigeria (FOMWAN), National Council of Muslim Youth Organisations (NACOMYO) and Nasirul-lah Fatih Society of Nigeria (NASFAT)²⁰.

However, the unemployment challenge facing Nigerian Muslims is uncalled for. It seems most of these Muslim organisations mentioned earlier are not addressing the unemployment issue holistically. Though, there are available records that show that few of these Muslim organisations such as Ahmadiyyah Muslim Society, Ansar-ud-Deen Society of Nigeria, Jamat-Nasiru-Islam and Nasrullah-Fath Society of Nigeria (NASFAT) have made efforts to provide jobs for their members and non-members, Muslims and non- Muslims in Nigeria, their efforts seem insignificant considering the population of Nigerian Muslims. Available record shows that as at 2018, the adherents of Islam were estimated to be 78,056,000 representing 50-52% of the Nigerian population²¹. These Muslim organisations have built schools (primary and secondary), colleges and universities as well as hospitals and clinics across the country but their impact to reduce unemployment among Nigerian Muslims is not significantly felt. For instance, the establishment of the Fountain University, Osogbo by NASFAT has provided jobs for Muslims and non- Muslims²². In the health care delivery, Ahmadiyyah Muslim Society also provided jobs for Nigerian Muslims through her

¹⁸ Eyrim Gormus " The Economic Ideology of the Egyptian Muslim Brotherhood: The Changing Discourses and Practices" *Journal of Emerging Economies and Islamic Research*. www.jeeir.com 2016). 61-62

¹⁹ See note 1.

²⁰ See note 1.

²¹ Pew Report 2018, The World Factbook by the CIA

²² Lateef Mobolaji Adetona "NASFAT: A Modern Prayer Group and its Contributions to the Propagation of Islam in Lagos" *World Journal of Islamic History and Civilization*, 2012, 102.

hospitals and clinics in Lagos, Kano, Plateau, Ogun and Imo states²³. Despite the efforts of the Muslim organisations to provide jobs for Nigerian Muslims through their educational and health institutions, majority of Nigerian Muslims are still living without jobs.

Unemployment is a serious problem facing many Nigerians including Muslims. It is defined as a situation whereby economically active population are without job as well as people who have lost their jobs and those who have left their jobs voluntarily. Unemployment occurs when labour forces wish to work but cannot get jobs to do. One of the negative effects of unemployment is insecurity²⁴.

Despite the efforts of the past administrations in Nigeria to tackle unemployment through the creation of National Directorate of Employment (NDE), National Poverty Alleviation Programme (NAPTEP) and SURE-P²⁵ majority of Nigerians including Muslims are unemployed. Corruption, infrastructural decay, neglect of agricultural sector and bad leadership are among the factors responsible for unemployment in Nigeria. If not checked, unemployment may lead to brain drain, increase in criminal activities, unlawful professions and beggary²⁶. The National Bureau of Statistics (NBS) reports that unemployment rate in Nigeria rose to 33.3% in 2022 which translated to 23.2million Nigerians that were unemployed²⁷. It is quite unfortunate that large number of Nigerians including Muslims is jobless despite the fact that Allah has blessed the country with abundant human and material resources. Islam as a religion and a way of life has socio-economic mechanisms that could be utilize to provide jobs for Muslims and non-Muslims. Muslim organisations should therefore identify and apply Islamic means of creating jobs with a view to addressing the ugly trend of high rate of unemployment among Nigerian Muslims in order to justify their formation and existence. The proliferation of Muslim organisations whose number is more than one hundred and fifty across Nigeria²⁸ ought to be a blessing for the Nigerian Muslim *Ummah* (Community). It is imperative for the viable and virile Muslim organisations in Nigeria to come together and tackle unemployment problem holistically so that their impact will be more felt by Nigerian Muslims and non-Muslims. How can Muslim organisations create employment opportunities for Nigerian Muslims through Islamic means? Answer to this question will be the next issue to be addressed by this paper.

²³ Ismail A. Musa "Contributions of the Ahmadiyyah to Education and Healthcare in Yorubaland" Opeloye, Bidmos, Oladosu and Musa (eds) *Islam in Yorubaland, History, Education and Culture*. (Muslim Ummah of Southwest Nigeria, University of Lagos Bookshop, 2018).146

²⁴ P.S.O. Uddin & Uddin Osemengbe O. "Causes, Effects and Solutions to Youth Unemployment in Nigeria" *Journal of Emerging Trends in Economics and Management Science (JETEM)*, 2013 4(4) 397-402 jetems.scharlinkresearch.org

²⁵ Kayode Asaju "Rising Rate of Unemployment in Nigeria: The Socio-Economic and Political Implication" <https://www.researchgate.net/publication/288799059> 2014), 77-83.

²⁶ Shaykh Luqman Jimoh "The Role of Muslim Individuals and Organisations in Tackling Unemployment in Nigeria" *Orisun: Journal of Religion and Human Values*, Department of Religious Studies, Olabisi Onabanjo University, Ago-Iwoye 2002) 55-56). 51-63.

²⁷ <https://apnews.com/article> accessed 24 October 2023.

²⁸ See note 1.

MUSLIM ORGANISATIONS AND ISLAMIC APPROACHES TO JOB CREATION FOR NIGERIAN MUSLIMS

The formation and development of the Muslim Brotherhood of Egypt as a social, religious and political movement changed the narratives of Egypt in the twentieth century. The employment generating zeal of the organisation and its members reduced poverty among Egyptians. Thus, Muslim organisations in Nigeria need to be pragmatic towards addressing the challenge of unemployment among Nigerian Muslims. The founders and members of Muslim organisations should be acquainted with the Islamic principle of unity and cooperation for purpose of achieving a common goal. Allah enjoins Muslims to cooperate and unite on righteousness and piety towards what will benefit the society. This injunction can be deduced from the Qur'an where Allah says: "...Cooperate and unite on righteousness and piety and do not cooperate on enmity and sin..." (Q5:2). Hence, in order to address the unemployment problem realistically, Muslim organisations in Nigeria should come together to pool their resources and provide jobs for Nigerian Muslims through the adoption of Islamic means of creating job opportunities.

One of the means or ways of creating job opportunities for Nigerian Muslims is through the establishment of farm settlements by the conglomeration of Muslim organisations in Nigeria. It has been argued that Nigeria is a country where agriculture, in the past, thrived and boosted the Nigerian economy²⁹. Agriculture may be in the areas of farming food crops, farming export commodities, fishing, poultry, animal husbandry etc . Agriculture is a noble profession which Islam permits and encourages. Allah declares in the Qur'an thus:

And in the earth, there are tracts side by side and gardens of grapes and corn and palm trees having distinct roots and (others) having distinct roots-they are watered with one water, and We make some of them excel others in fruit, most surely there are signs in this for a people who understand (Q13:4).

Prophet Muhammad also encouraged the practice of agriculture when he was reported to have said:

There is none amongst Muslim who plants a tree or sows seeds and then a bird or person or animal eats from it, but it is regarded as charitable gift for him³⁰.

The practice of *Al-Muzara'ah* (the share-cropping farming) is encouraged among Muslims. *Al- Muzara'ah* is a farming system whereby the land owner, the worker (farmer) and the land on which contract is made engage in farming. In this situation, a Muslim contracts a piece of land to another to cultivate it, waters it and takes care of the land in return for quarter or a one third of its harvest. In this case

²⁹ See note 25.

³⁰ Muhsin Khan Muhammad, *The Translation of the Meaning of Sahih Al- Bukhari, Arabic-English vol.2* (Lebanon, Darul-Arabic Publishing and Distribution, 1997), .3518

whatever comes out from the plant or the farmland will be shared by the owner of the land and the farmer³¹. Through Islamic farming system, Muslim organisations in Nigeria can provide jobs for their members and non- members. Two or three viable Muslim organisations such as Ansar-ud- Deen Society of Nigeria, Nawair-ud-Deen Society and Nasrul-lahil-Fatih Organisation of Nigeria (NASFAT) could form *Musharakah* (joint ownership), buy hundreds of acres of land for the practice of different forms of agriculture. Through the large scale of mechanised farming or agricultural practices by these Muslim organisations, jobs can be provided for their members and other unemployed Nigerian Muslims. Furthermore, economy of Nigeria is enhanced through commerce and industry. Muslim organisations can address unemployment challenge of Nigerian Muslims by engaging in trading activities in food stuffs, food packaging, drinks' distributorship, book-selling and clothing/dress. Other forms of commercial activities which Muslim organisations can venture include educational institutions, telecommunication services, tailoring and fashion design. Muslim organisations can engage in all the identified commercial activities by practicing *Al-mudarabah* and *al-musharakah* among members and non-members. Ibn Rushd defined *al-Mudarabah* as a business venture where a person will provide capital (money) while other person will act as an agent or labourer with an agreement to share profit based on a determined ratio. Through the practice of *Al- Mudarabah* or *Al- Qirad*, many people (Muslim organisations can come together, provide capital to engage a lot of people in various lawful enterprises³². While discussing *Mudarabah* (co-partnership) as a lawful business transaction in Islam, Paramole writes thus:

Islam legislates and permits Mudarabah (co-partnership) for man as matter of convenience. There are money-owners who are unable to utilize and invest it, while there are others who have no money but possess the technical know- how for investment. The manager of the money(property) is expected to be trustworthy and honest in order to bring profit and peaceful co-existence of the two parties, while dishonesty and selfishness bring loss³³.

From the submission of Paramole, the Muslim organisations in Nigeria can explore the opportunities provided by *Al-Mudarabah* (co-partnership) to create job opportunities for their members. For instance, Ansar-ud-Deen Society of Nigeria is a viable Muslim organisation that can perform the role of *Rabbul-Mal* (financier/investor) and provide funds for members who do not have money but possess technical know-how and skill to manage small businesses like poultry, bread and cake making, transport system, soft drinks, tailoring and fashion design, selling food stuff, having food canteen or restaurant and other lawful businesses permissible by *Shari'ah* (Islamic law). In addition, through the practice of *al-Mudarabah* (co-partnership), a

³¹ Badrudeen Abdulganiyu, Safiyu Ismaila Kaita and Abdulghaniy Gidado , " Al- Muzara'ah (Share Farming): A Viable Tool to Combat Economic Recession in Nigeria" Abdul- Fatah K. Makinde (ed) *Arabic and Islamic Studies' Solution to Global Recession, 35th National Conference Proceeding*, (2017 NATAIS, Lagos), 43-45.

³² Adam Yusuf Adam "Islamic Economic Venture of Al-Qirad: A Panacea to Socio-Economic Recession in Nigeria" Abdul-Fatai Makinde (ed) *Arabic and Islamic Studies' Solution to Global, 35th Conference Proceedings*, NATAIS, Lagos, 2017), 229 .

³³ Kabir Olawale, Paramole, "Mudarabah: A Lawful Business Transaction in Islam" *The Muslim World League Journal*, (Saudi Arabia, 1999), 46.

viable and financially strong Muslim organisation in Nigeria can establish an Islamic micro-finance bank that can play the role of *rabbul-mal* (money owner) by providing credit facilities to its members and other members of the Muslim *Ummah* (Community) in Nigeria, who will play the role of *mudarib* (managers or entrepreneurs) in business ventures where profit and loss will be shared according to the principles of *al-Mudarabah*.

Al-Musharakah (joint ownership) is another Islamic economic system of providing jobs for Muslims. It is a business venture whereby multiple partners participate in the management of a business by providing a large capital (huge money) to finance and manage it. All partners share in the profit and loss to the extent of the ratio of their investment. As soon as the partners mix up their capital in a joint pool, all assets of *musharakah* become jointly owned by all according to the proportion of their respective investment³⁴. The practice of *al-Musharakah* by a conglomeration of viable Muslim organisations will provide job opportunities for many Nigerian Muslims. For instance, Ahmadiyyah Muslim Society, Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen Society of Nigeria and Nasrullah-Fatih Society of Nigeria can practise *Musharakah* by pooling their capital and resources together to establish companies or factories where competent and qualified members of the organisations as well as other Nigerian Muslims and non-Muslims can secure jobs. Through the practice of *Musharakah*, three or more Muslim organisations in Nigeria can establish big companies or industries where textiles, lawful foods and drinks, plastics, packaging materials, crown corks etc can be manufactured. While explaining *Mudarabah* and *Musharakah* as veritable Islamic tools to finance businesses, Usman writes:

The concept of *Mudarabah* and *Musharakah* are modes of financing modern trades and industries whereby contracts are initiated in a joint venture by all partners that participate in business. In the case of project financing, *Mudarabah* or *Musharakah* can be adopted. If the financier wants to finance the whole project, the form of *Mudarabah* can come into operation. But if the investment comes from both, the form of *Musharakah* can be adopted³⁵.

It is important to state that Muslim organisations in Nigeria can provide many job opportunities for Nigerian Muslims if the Islamic teaching on unity and cooperation is imbibed. To achieve this unity, ideological differences among Muslim organisations should not be stumbling blocks for their coming together to practise *Musharakah* that will provide opportunities to establish strong and viable educational, health, financial and media institutions in Nigeria. For instance, Islamic universities of international repute as well as modern and well equipped hospitals/clinics, radio and television stations and Islamic banks can be jointly established (on the principles of *Musharakah*) by Muslim organisations such as Ahmadiyyah Muslim Society, Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen Society of Nigeria and Nasrullah-Fatih Society of Nigeria.

³⁴ Muhammad Taqi Usman, *An Introduction to Islamic Finance, Part One*, (Al-Amin Publication, Lagos, 1999.), 48

³⁵ See note 34.

CONCLUSION

This study has established the fact that Muslim Brotherhood of Egypt was a Muslim organisation whose activities brought succours to Egyptians in the early twenty-first and twentieth centuries. The study also reveals that since pre-independence of Nigeria, there have been various Muslim organisations across Nigeria championing the cause of Islam and as well, addressing the socio-economic welfare of Muslims. However, these organisations have not addressed the unemployment of Nigerian Muslims holistically unlike the Muslim Brotherhood of Egypt that created employment opportunities through establishment of many educational, health and financial institutions as well as through the establishment of companies and industries by its members. The Islamic economic system of *Mudarabah* and *Musharakah*, which the paper discusses as viable means of financing small and medium businesses will afford the Muslim organisations in Nigeria to create a lot of employment opportunities for Nigerian Muslims provided the viable Muslim organisations like Ahmadiyyah Muslim Society, Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen Society of Nigeria and Nasru-Allah-Fath Society of Nigeria could come together (not minding their ideological differences) as formidable groups to establish industries and world class educational, health and media institutions that will provide many jobs for their members and non-members, Muslims and non-Muslims. Arising from this study, the following recommendations are offered to address the unemployment challenge among Nigerian Muslims:

- (i) The economic activities of the Muslim Brotherhood of Egypt in the twenty-first century could serve as lessons for Muslim organisations in Nigeria. Hence, every Muslim organisation should set up a committee on job creation. The committee should invite resource persons or Islamic scholars to speak on wealth creation through lawful businesses.
- (ii) Every Muslim organisation should create a data base for the unemployed members. The data base will contain information on the academic qualifications and skills of members of the Muslim organisations.
- (iii) Imams and other Muslim missionaries should regularly educate and enlighten members of Muslim organisations on the concept of *Mudarabah* and *Musharakah* as modes of financing businesses.
- (iv) Three or more Muslim organisations like Ahmadiyyah Muslim Society, Ansar-ud-Deen Society of Nigeria, Nawair-ud-Deen Society of Nigeria and Nasrullah-Fath Society of Nigeria could form a formidable group and practise *Musharakah* (joint ownership of a business) by investing on a business venture that will provide jobs for Nigerian Muslims. Islamic universities of international repute, modern and well equipped hospitals/clinics, radio and television stations and Islamic micro finance banks can be jointly established (on the principles of *Musharakah*)
- (v) Individual Nigerian Muslims who are wealthy could practise *Mudarabah* (co-partnership) by providing funds for unemployed Muslims to start up small scale businesses like telecommunication (buying and selling GSM phones), transport business, poultry, animal husbandry etc on the principles of *Mudarabah*.

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