

Facing Economic Recession in Nigeria: Lessons from Umar Ibn Al-Khattab's Economic Policies

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Abstract: Economic conditions are dynamic and can shift from prosperity to adversity, affecting individuals and nations. This paper examines the socioeconomic recession during the early Islamic era under the leadership of Umar ibn Al-Khattab, exploring its causes, remedies, and eventual recovery. Umar's governance marked by compassionate leadership, adaptive policies, and resource prioritization provides valuable lessons for addressing contemporary economic challenges. Nigeria, which is facing economic recessions characterized by unemployment, inflation, and resource mismanagement, can use these lessons to mitigate its economic woes. This study employs a historical and content analysis of early Islamic economic policies, a comparative analysis of Nigeria's current challenges, and policy reviews. This highlights the need for empathetic leadership, legislative flexibility, effective resource allocation, and integration of Islamic social finance mechanisms, such as *zakāt* and *waqf*, into Nigeria's socioeconomic framework. Nigeria can enhance its economic resilience and inclusivity by fostering transparency, social justice, and collaboration while addressing systemic inequities.

Keywords: leadership; islamic economic policies; lessons; recession; khalif.

1. Introduction

The early period of Islam, spanning the time of the Prophet Muhammad and the initial Caliphs, was marked by profound spiritual and societal transformations. Amidst these transformations, the early Muslim community faced significant economic challenges, including periods of recession triggered by various events such as migration, conflicts, and natural disasters. Despite these adversities, the leadership of the day, notably figures like Umar Ibn Al-Khattab, employed innovative and compassionate solutions to navigate economic downturns.¹

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¹ Putri Sholihatuz Zahra and Sebastian Herman, "The Economic Policy Of Umar Bin Khattab To Face Ramadhan Crisis," *Islamic Economics and Business Review* 2, no. 1 (2023): 49–58, <https://ejournal.upnvj.ac.id/iesbir/article/view/5636> .Elkhalifa Mohamed Omer, "The Ata System: Its Origin, Development And Socio-Economic Impact On The Society Of Medina During The Eras Of The Rightly Guided Caliphs (11-40ah/632-661ad)," *Journal of Al-Tamaddun* 15, no. 1 (June 15, 2020): 109–17, <https://doi.org/10.22452/JAT.vol15no1.7>.



Like many other nations, Nigeria has experienced a share of economic recessions, each with distinct causes and consequences. As the most populous country in Africa and a major player in the global economy, Nigeria's economic health has substantially impacted its citizens and the broader region.² Recessions lead to a slowdown in economic activity, often resulting in a significant drop in economic expansion with negative Gross Domestic Product (GDP) growth. Businesses facing financial strain tend to reduce their workforce, leading to higher unemployment rates, particularly among the youth. Companies are more cautious, leading to reduced investment in new projects, technology, and infrastructure. Economic downturns can weaken Naira Nigeria's currency (NGN), causing higher import costs and inflation.³

This research proves the success of Umar bin Khatab in the economic aspect of the country, such as the research presented by Millah Hayati,⁴ Umar Ibn Al-Khattab, during his caliphate, implemented economic policies that focused on justice, welfare, and prudent expenditure. Ehondor⁵ Umar Ibn Al-Khattab's policies also focused on economic diversification. Nigeria's overdependence on foreign products and oil has been a significant factor in its economic challenges. Abdulrauph⁶ Umar Ibn Al-Khattab was known for stringent measures against corruption and fraud. His administration was marked by transparency and accountability, which significantly reduced fraudulent activities. Anam, et. al.⁷ investing in infrastructure and providing essential social services can significantly boost economic growth. Umar Ibn Al-Khattab's administration was known for its focus on public welfare efforts.

This article explores the causes and effects of economic recessions during the early period of Islam and examines the strategies used to overcome them. By reflecting on leadership and practices from that era, one can uncover meaningful lessons for

² A. Abey and M. Anne, "Nigeria the Largest Economy in Africa: A Paradox of Economic Growth Hypothesis," *EPRA International Journal of Economic and Business Review (JEER)* 2, no. 215–24 (2014), <https://eprajournals.com/IJES/article/9288>.

³ Patience Oniha, "Management of Recession and Exchange Rate Crisis: Policy Options," *Economic and Financial Review* 55, no. 4217–221 (2017).

⁴ Hayati, S. "The Impact of Caliph Umar Ibn Abdul Aziz's Economic Policy on the Welfare of the Daula Umawiyah Community," 19, no. 1 (2019): 99–116. <https://doi.org/10.20885/millah.vol19.iss1.art5>.

⁵ Beryl, A. E. and Aifuwa, E. "Social Constructionism and the Effects of Media's Portrayal of Nigeria's Economic Recession on Foreign Direct Investment," *Informatologia* 54, no. 3–4 (2021): 207–16, <https://doi.org/10.32914/i.54.3-4.7>.

⁶ Ibrahim, A. R. and Abdulrauph, M. "Public Sector Fraud Control in the Caliphate of Umar Ibn Abdul-Aziz," September 8, 2023, 266–82, <https://doi.org/10.4018/979-8-3693-1190-5.ch014>.

⁷ Anam, B. E. et al., "Economic Recovery and Growth Plan, Economic Sustainability Plan and National Development Plan (2021-2025): The Nigerian Experience under President Muhammadu Buhari," *Cogent Social Sciences* 10, no. 1 (2024), <https://doi.org/10.1080/23311886.2023.2289600>.

Nigeria, focusing on community solidarity, social justice, effective governance, and long-term economic resilience. Thus, the specific objectives of this article include (1) analyzing instances of economic downturns during Islam's early period by focusing on the causes, responses, and consequences; (2) exploring responses of leadership and community to these recessions using Islamic principles; (3) investigating how the strategies used to combat economic challenges in early Islamic societies can address Nigeria's current economic challenges; (4) assessing the relevance of Islamic economic ethics in shaping economic policies and addressing issues of recession in Nigeria; (5) suggesting Islamic-based policy frameworks that Nigerian policymakers could adopt to mitigate economic crises and promote sustainable development.

2. Methods

This methodology involves a historical analysis of primary and secondary sources on economic recessions in early Islamic history and their responses to them. Through content analysis, Islamic teachings will be examined to understand their application during these periods. A comparative study will be conducted between early Islamic recessions and Nigeria's economic challenges. Specific case studies will highlight notable recessions and responses in Islamic history, whereas interviews with scholars and economists will provide insights into the current application of Islamic principles today. Finally, a policy review will analyze Nigeria's current policies and suggest solutions based on Islamic principles.

3. Results and Discussion

3.1 Causes and Effects of the Recession in the Early Islamic Period

Economic recession refers to a prolonged and significant decline in economic activity, typically measured by a country's GDP. It signals reduced production, trade, and consumption, often resulting in negative consequences such as rising unemployment, business closures, and diminished consumer confidence. According to the US National Bureau of Economic Research, a recession is defined as a significant decline in economic activity spread across the economy, lasting more than a few months, typically visible in real GDP, real income, employment, industrial production, and wholesale–retail sales.⁸ Key indicators, such as falling industrial production, declining retail sales, shrinking incomes, and escalating unemployment, must be considered to grasp the concept entirely. These trends reflect broad economic deterioration.

⁸ Abubakar Sadiq Ibrahim et al., "An Analysis on the Causes and Effects of Recent Economic Recession on the Nigerian Economy," *International Journal of Social Science and Humanities Research* 4, no. 6 (2018): 453, www.researchpublish.com.

Recessions can be triggered by various interrelated factors. Events like financial crises, geopolitical conflicts, and pandemics can disrupt markets, reducing consumer spending and investment. Global economic shifts, trade disruptions, and currency fluctuations can also induce recessions, especially in economies heavily reliant on external markets.⁹ The effects are wide-reaching, with increased poverty, reduced access to essential services, and greater inequality often accompanying downturns. Lower economic activity translates into reduced tax revenues, which can strain public services and government budgets. Additionally, prolonged recessions can impact a nation's economy in the long term, affecting educational opportunities, career prospects, and overall quality of life. As businesses close and job losses mount, the economy contracts further, deepening the cycle of economic hardship.¹⁰

Scholars and Islamic historians disagree on when the Muslim world first experienced an economic recession. Tabari, Ibn Kathir, and Ibn Khaldun opined that it occurred in the 17th/18th year after Hijrah, whereas Ibn Sa'd and Al-Baladhuri argued that it happened in the 19th year.¹¹ Another area of divergence is the period during which the recession lasted. Ibn Abdul Barri put it between two and three years, while according to Al-Qurtubi, it lasted for five to six years. Whichever the case may be, the period under question was referred to as *Amu'r-Rimad* (Year of Ashes). However, it can be understood that the recession was not a sudden event, and the effect was not distributed equally among all countries.¹² Historians traced the causes of the recession to various factors, prominent among which are discussed in what follows:

Low Agricultural Output: The economy of the then-Muslim world was largely dependent on agriculture and commerce. During the study period, plant and animal farms were a significant source of income for individuals and the government. Water was scarce, as all available sources were said to have ceased to supply it; rain was not forthcoming at the appropriate time, and the well and river dried off. Consequently, the plantations were poor, and animal farms yielded low output.¹³

Commercial Breakdown: Sham was not only a major city but also central to another part of Arabian lands, which, as a result, served as the most influential commercial

⁹ O. Osunkeye, "Global Economic Crisis and Its Implication for Nigeria," *The Nigeria Newspaper Online Publication*, 2024, www.nguardiannews.com.

¹⁰ Benjamin Sunday Shido-Ikwu, "Economic Recession in Nigeria: A Case for Government Intervention," *International Journal of Economics and Management Studies* 4, no. 6 (June 25, 2017): 50–53, <https://doi.org/10.14445/23939125/IJEMS-V4I6P109>.

¹¹ J. A. Al-Harithiy, *Al-Fiqh al-Iqtisadi Li Amiri'l-Mu'min Umar Bn Khattab*. (Jeddah: Darul-Andalus Al-Khatra'u, 2003).

¹² Al-Harithiy.

¹³ A. M. Saif, *Al-Hayatu'l-Iqtisadiyyah Wa'l-Ijtima'iyyah Fi Njdi Wa'l-Hijaz Fi CAstri'l-Umawi* (KSA: Mu'assasat Risalah, 2009), 340.

center in other regions. Commercial activities were shut down in Sham due to the pandemic that claimed many lives; hence, people stopped their patronage of Sham for the safety of their lives and livestock as instructed by the Prophet not to enter or move out of a community where there is an epidemic. As a result, goods were no longer going into or coming out of sham, and demand drastically increased; commodity hoarding prevailed, and inflation resumed.¹⁴

The other factor includes massive migration from rural areas to urban centers, which occurred in two faces: (i) Migration of Muslims from rural areas to Madinah, which consequently reduced human resources in the agricultural sector and (ii) forceful relocation of Jews by the government from Khaybar, which the Prophet had earlier approved for what they would contribute to the agricultural sector, which not only brought revenues to the state but also made foods surplus. Over-concentration of the government on territory expansion at the expense of infrastructural provision to cater for the frequent increase in population.¹⁵

Spiritual (non-material) Factor: In Islam, the causes of economic recession are not limited to the aforementioned physical factors; it is believed that disobedience and violation of the law of Allah are factors that could cause hardship in people's socioeconomic lives. Regarding the earthquake, which claimed many properties at that time, Umar linked the occurrence to mischief and violation of Allah's law.¹⁶

Consequently, people's socioeconomic lives were greatly affected, and there was a massive migration of people from different zones to the central capital, which became congested to accommodate the new population. On this note, Umar wrote to his governors—Sa'd at Kufah, Abu Musa at Basrah, Amru bn Asi at Misrah, and Mu'awiyah at Sham—informing them of the new experience in Madinah and the urgent need to protect the people.¹⁷

3.2 Remedies of Economic Recession in the Early Islamic Period

Umar undertook different approaches and steps to get to the bottom of economic setbacks during the slump. These can be grouped as follows:

3.2.1 Empathy and Solidarity

When suffering becomes enormous among the masses, the Khalifah views the challenge as not only a public affair but also a responsibility for which he is personally

¹⁴ Saif, 342.

¹⁵ N. A. I. Ash-Shaykh, *Al-Hayatu'l-Iqtisadiyyah Wa'l-Ijtimaciyyah Fi'l-Madinati'l-Munawwarah* (KSA: Tuhamah Press, 2009), 118.

¹⁶ Al-Harithiy, *Al-Fiqhu'l-Iqtisadi Li Amiri'l-Mu'min Umar Bn Khattab.*, 333.

¹⁷ Al-Harithiy, 339.

answerable.¹⁸ In the same vein, Umar immediately adjusted the maintenance cost of his household to share people's experiences. Ibn Abdulbarr reports that Umar dislikes consuming quality food that is not affordable for ordinary people so as not to unnecessarily favor or prefer himself to his subjects. He not only denies himself from public treasury but also equally rejects anyone who voluntarily gives him such treasury. Umar persisted in this, to the extent that his physical appearance was a sign of suffering. However, he did not limit this to himself but extended it to his family.¹⁹

3.2.2 Inauguration of a Substantial Bailout and Palliative Program

Apart from sharing the pain of suffering, Umar, without any delay, set up various committees to attend to the immediate needs of the people. The committees are charged with investigating the needs of people and proposing possible ways of dealing with them. He tasked the committee with a periodical census of the affected people at a short interval.²⁰ Feeds were provided daily by the Madinah site, and similar feeds were sent to other sites in their respective domains. The distribution was based on the population and was monitored accordingly. At the same time, poverty-stricken occupants of Madinah were fixed with their well-off counterparts as part of temporary relief measures. Alongside the above process, strategic approaches were used to achieve lasting solutions to slumps. Inlets were constructed to link *Misra* (Cairo) and Hijaz so that food materials could be quickly transported from the former to the latter.²¹

3.2.3 Government Expenditure Redirection

Another approach adopted to address this situation was the redirection of government expenditure.²² One of the key aspects of his leadership was his ability to adjust government expenditures to navigate economic downturns. Thus, reallocating resources and implementing fiscal discipline mitigated the effects of the economic recession. Umar's approach to adjusting government expenditure involved several strategic measures:

Fiscal Discipline and Efficiency: Umar recognized the need to be frugal with public resources during hardships. He implemented policies to ensure that government expenditure was efficient and targeted at addressing the community's immediate

¹⁸ A. J. Sa'id, *Siyasatu'l-Mal Fi'l-Islam Fi 'Abdi Umar Bn Khattab Wa Muqaranatihabi'l-Andhumati'l-Wadiciyyah*. (Qatar: Maktabatu'l-Madaris, n.d.), 73.

¹⁹ Sa'id, 75.

²⁰ Al-Harithiy, *Al-Fiqhu'l-Iqtisadi Li Amiri'l-Mu'min Umar Bn Khattab*, 337.

²¹ Kabiru Goje, "Domestic Revenue in the Era of Umar Bin Khattab: An Analytical Study in the Light of Sunnah," *Journal Of Hadith Studies* 2, no. 2 (December 28, 2017): 55, <https://doi.org/10.33102/johs.v2i2.24>.

²² Mohammad Dzarul Hafiz Dol Malek et al., "Islamic Economic Development in the Context of Islamic Tax: A Literature Review," 2024, 653–59, https://doi.org/10.1007/978-3-031-54383-8_50.

needs. By practicing fiscal discipline, Umar ensured optimal resource utilization and minimal wastage.²³

Prioritization of Essential Services: Umar focused on government expenditure on essential services and relief efforts. He prioritized distributing food and necessities to those most affected by the famine. This focus on providing immediate relief helped alleviate suffering and maintain social stability. Umar was known for his simplicity and frugality in his personal life and governance. He reduced non-essential spending to ensure that government resources were directed toward critical needs. This approach helped free up resources for relief efforts and other essential services.²⁴

Personal Sacrifice and Leading by Example: Umar's adjustment of government expenditures was closely linked to his personal sacrifice and leadership by example. He refrained from luxury and comfort, living a simple life to ensure that public resources were not spent on non-essential items. By leading by example, Umar set standards for other administrators and encouraged them to adopt similar frugality in government spending.²⁵

Collaboration and Resource Sharing: Umar's government expenditure adjustment also involved collaboration and resource sharing with other regions. He reached out to the governors in the neighboring provinces, requesting aid in food and other supplies. This collaborative approach allowed the government to supplement its resources without overburdened budgets.²⁶

Umar's adjustment of government expenditures provides a valuable model for effective governance during challenging times.²⁷ His emphasis on fiscal discipline, prioritization of essential services, personal sacrifice, and collaboration helped the early Muslim community navigate the economic downturn caused by the Year of Ashes.

3.2.4 Spiritual Measure

The spiritual measures taken by Umar to address the economic recession reflected his understanding of the importance of faith, community, and reliance on divine

²³ H. H. Adinugraha, "The Economic Implications of Umar Bin Khattāb Policy in Modern Economic Policy.," in *In The First International Conference on Law, Business and Government*, 2013. UBL, Indonesia., 2013, Accessed 12th April, 2024, <https://media.neliti.com/media/publications/175656-EN-the-economic-of-umar-bin-khattab-policyi.pdf>.

²⁴ K. Jamaludin, "Economic Policy of Caliph Umar Ibn Khattab," 2024, <https://mpira.ub.uni-muenchen.de/87819/>.

²⁵ A. A. Ibrahim, *Umar Bin Khattab Ijtihad Fi Ardissawad* (Oman: Jordan, 2008), 5.

²⁶ Goje, "Domestic Revenue in the Era of Umar Bin Khattab: An Analytical Study in the Light of Sunnah," 45.

²⁷ Timo Henckel, ed., "Some Fiscal Priorities for Development," in *Sustaining Development and Growth in East Asia* (Routledge, 2012), 210–30, <https://doi.org/10.4324/9780203094617-17>.

guidance during challenging times. The measures listed below are some popular ones:

Increased Focus on Prayer and Supplication (Dua): Umar emphasized the importance of prayer and supplication. He encouraged the Muslim community to pray to God and seek guidance and relief from their difficulties. This spiritual focus enabled the community to unite and foster a sense of collective reliance on divine assistance. Umar organized communal prayers to seek rain and relief from drought. These prayers, known as *Salat al-Istisqa* (Prayer for Rain), were held in public spaces and involved large gatherings. This collective spiritual measure strengthened the sense of community and reliance on divine intervention.²⁸

Emphasis on repentance, self-reflection, and acts of charity: Umar encouraged the Muslim community to repent and self-reflect during the recession. He believed that hardships allowed individuals to reflect on their actions and seek forgiveness for past wrongdoings. This emphasis on repentance promoted a culture of accountability and spiritual growth. Umar underscored the importance of charity (*zakāt*) and acts of altruism. He encouraged those with resources to share with those in need, emphasizing the spiritual benefits of giving. This focus on charity not only provided tangible support to those affected by the recession and reinforced the spiritual principle of compassion and community support.²⁹

Leading by Example and Strengthening Community Solidarity: Umar led by example, demonstrating his commitment to spiritual practices during the economic recession. He spent more time praying, supplicating, and seeking forgiveness, acknowledging that hardships could be a test from God. His example encouraged others to follow suit and strengthened the spiritual foundation of the Muslim community. Through his spiritual measures, Umar aimed to strengthen community solidarity. He fostered a sense of unity and shared purpose by encouraging collective prayers, acts of charity, and a focus on spiritual growth. This spiritual Solidarity helped the Muslim community navigate the challenges of the recession with resilience and hope.³⁰

Umar provided a spiritual framework for the Muslim community to navigate the hardships of the recession. His approach emphasized the importance of unity, compassion, and reliance on divine guidance during times of crisis.

3.2.5 Legal Amendments

Recognizing that the rigid application of laws could exacerbate suffering during such times, Umar, trying to balance legal principles with the community's needs, made

²⁸ A. M. Asolaabiy, *Biography of Umar Bin Al-Khattab: His Personality and His Era*. (Beirut: Darul Marifah, 2005), 7.

²⁹ Asolaabiy, 8.

³⁰ Asolaabiy, 9.

strategic amendments to certain sections of the law to ease the burden on the people and ensure justice. Some notable amendments are listed below:

Suspension of Punishment for Theft: Umar suspended the traditional punishment for theft, acknowledging that people might resort to theft out of necessity to survive. Islamic law prescribed specific penalties for theft, but Umar acknowledged that extraordinary circumstances required flexibility. By suspending these punishments, Umar prevented the unjust treatment of stealing to meet the basic needs and instead focused on addressing the root causes of the crime.³¹

Modification of Zakat Distribution: Zakāt, an obligatory charity in Islam, was prescribed for distribution. Umar adjusted the distribution of zakāt to ensure that those most affected by the famine received necessary support. He redirected zakāt funds to provide food and other essential resources to needy people. This modification helped alleviate suffering and ensured a more equitable distribution of resources during the crisis.³²

Relaxation of Market Regulations: Umar understood that strict regulations could hinder economic activity during recessions. He relaxed specific market rules to encourage trade and commerce, allowing for more flexibility in business operations. By doing so, he aimed to stimulate economic activity and create opportunities for people to earn a livelihood, which helped the country stabilize its economy.³³

Umar's approach to amending laws during the economic recession was guided by several key principles such as justice and fairness, compassion and empathy, pragmatism and flexibility.

3.3 Causes and Effects of Recession in Nigeria

Nigeria, one of Africa's largest economies, has experienced several economic recessions in the past few decades. These recessions have had significant causes and wide-ranging effects, impacting various sectors of the economy and the daily lives of Nigerians. Economic recessions in Nigeria have arisen from many interconnected factors:

Oil Prices Fluctuations: Nigeria's economy is highly dependent on oil, contributing over 90% of its export revenue and approximately 60% of government income. The 2016

³¹ D. H. Firdaus, "Analysis of the Economic Policy of Umar Ibn Al-Khattab Radiallahu Anh: Sharia Business Perspective," *Journal of At-Tahdzib* 1, no. 2 (2013): 84.

³² S. Ismail, "Economic Policy of Umar Bin Khattab Radiallahu Anh," *Journal of Management & Accounting* 2, no. 1 (2011).

³³ M. A. Pratama, "Leadership and Constitutional Concepts of Umar Ibn Al Khattab," *Journal of the History of Islamic Civilization* 2, no. 1 (2018): 53.

recession was attributed to a sharp decline in global oil prices, which fell from more than \$100 per barrel in mid-2014 to less than \$30 per barrel by early 2016. This decline caused a severe revenue shortfall for Nigeria, leading to high inflation (18.55% by December 2016), massive private sector retrenchment, and unpaid salaries for many states.³⁴ The Nigerian Excess Crude Account, over \$20 billion in 2009, dropped to under \$3 billion in 2017 due to the sustained fall in oil prices and fiscal mismanagement. Furthermore, the depletion of foreign reserves led to significant depreciation in Naira, with exchange rates reaching record highs against the dollar.³⁵

Poor Economic Diversification: Despite Nigeria's vast agricultural and mineral resources, the country remains over-reliant on oil. As of 2021, agriculture accounted for approximately 24% of Nigeria's GDP, but its contribution to exports remained below 10%. Similarly, the mining and solid minerals sectors remain underdeveloped, contributing only 0.3% of GDP. The lack of diversification became evident during the 2016 recession when other sectors like manufacturing and agriculture could not sufficiently cushion the economic downturn caused by the crash in oil prices. Nigeria remains vulnerable to external shocks due to insufficient investment and development in non-oil sectors.³⁶

Insecurity and Insurgency: Nigeria's insecurity, particularly the Boko Haram insurgency in the northeast and conflicts in the Niger Delta, has severely impacted the economy. According to a 2017 report by the World Bank, Boko Haram's activities caused over \$9 billion in economic damage in Nigeria, including losses in agriculture, trade, and infrastructure. The Niger Delta conflict has periodically disrupted oil production, which constitutes Nigeria's primary revenue source, further compounding the country's economic woes. Insurgent activities and militant attacks reduced Nigeria's oil production from 2.2 million barrels per day to as low as 1.4 million barrels in 2016, contributing to the revenue shortfall during the 2016 recession.³⁷

Policy Missteps and Mismanagement of Funds: Nigeria has a history of economic mismanagement and corruption, especially in the oil sector. From 1999 to 2015, the mismanagement of public funds was rampant, leading to stunted economic growth. A 2017 audit report revealed that Nigeria lost over \$16 billion between 2009 and 2015 due to mismanagement of oil revenues. Missteps in policymaking, such as

³⁴ O. N. Ogochukwu, "The Oil Price Fall and the Impact on the Nigerian Economy: A Call for Diversification," *Journal of Law, Policy and Globalization* 48 (2016): 74–89.

³⁵ B. W. Adeoye and A. A. Atanda, "Exchange Rate Volatility in Nigeria: Consistency, Persistency, and Severity Analyses," *CBN Journal of Applied Statistics* 2, no. 2 (2005).

³⁶ D. Carl, "Technology, Globalization, and International Competitiveness: Challenges for Developing Countries," n.d.

³⁷ L. S. Nkwatoh and H. A. Nathaniel, "Effect of Insecurity on Economic Growth in Nigeria," *Journal of Economics and Management Sciences* 1, no. 2 (2018).

inconsistent exchange rate policies in 2016, contributed to investor uncertainty and capital flight. Corruption has also distorted public sector reforms, delaying Nigeria's economic progress. The corruption in high-level government offices continues to erode trust and reduce the effectiveness of economic policies designed to stabilize the economy.³⁸

Economic recessions have a range of effects on Nigeria's economy and its citizens. Recessions typically lead to job losses as businesses cut costs to survive, resulting in high unemployment rates, particularly among the youth, leading to increased social unrest and reduced consumer spending. With lower oil prices and decreased economic activity, government revenues from taxes and other sources decline, impacting public services and infrastructure projects. Economic downturns often lead to a decline in the value of the national currency.³⁹

3.4 Lessons for Nigeria

Umar's approach to addressing the recession offers valuable lessons for Nigeria, which has recently experienced economic downturns. Here are the key lessons Nigeria can learn from Umar's approach to addressing the recession:

3.4.1 Compassionate Leadership and Adaptive Governance

Umar ibn Al-Khattab's leadership demonstrated an unparalleled blend of compassion, empathy, and adaptability, making his approach relevant to Nigeria's contemporary challenges. His ability to prioritize the welfare of the masses and adjust policies to reflect prevailing realities highlights key lessons for Nigeria's governance, particularly during economic downturns. Umar's governance was characterized by a deep commitment to understanding and alleviating people's suffering.⁴⁰ He prioritized personal responsibility, actively shared the struggles of his citizens, and

³⁸ J. N. Ugoani, "Mismanagement and Reform Failures in Nigeria: Historical Perspectives," *Independent Journal of Management and Production (IJM&P)*, 8, no. 2 (2024): 502. Accessed 10th April, 2024., <http://www.ijmp.jor.br>.

³⁹ Monday E. Dickson and Gerald E. Ezirim, "The Political Economy of Recession in Nigeria's Fourth Republic," *African Journal of Political Science and International Relations* 11, no. 7 (2017): 193–200, <https://academicjournals.org/journal/AJPSIR/article-full-text-pdf/985EC3D65052>.

⁴⁰ Arrasyid, F. et al., "The Progressivity of Umar Ibn Al-Khattab's Ijtihad in Responding to Community Social Changes," *Al-Istinbath: Jurnal Hukum Islam*, 8, no. 1 (2023): 21. <https://doi.org/10.29240/jhi.v8i1.4872>. Adnan, Z. et al., "Existence Of Risalatul Qadha Umar Bin Khattab In The Islamic Judicial System Indonesia," *Petita: Jurnal Kajian Ilmu Hukum dan Syariah* 9, no. 2 (2024), <https://doi.org/10.22373/petita.v9i2.247>. Mansur A. D. and Murtiningsih, S. "Justice Ontology; A Study of 'Umar Ibn Al-Khaṭṭāb's Ijtihād," *Al-Ahkam* 31, no. 1 (2021): 91–108, <https://doi.org/10.21580/ahkam.2021.31.1.7234>. Ishaq, I. and Ridwan, M. "A Study of Umar Bin Khatab's Ijtihad in an Effort to Formulate Islamic Law Reform," *Cogent Social Sciences* 9, no. 2 (2023), <https://doi.org/10.1080/23311886.2023.2265522>. Ibrahim, A. R. and Abdulrauph, M. "Public Sector Fraud Control in the Caliphate of Umar Ibn Abdul-Aziz." Shahi, S. G. "Navigating Uncertainty," in *Energy Crisis and Its Impact on Global Business* (IGI Global, 2024), 238–55, <https://doi.org/10.4018/979-8-3693-0618-5.ch012>.

held himself accountable for their welfare. Nigerian leadership could integrate a similar ethos by engaging directly with communities affected by economic challenges and implementing policies that reflect genuine concern for the plight of vulnerable populations, such as conditional cash transfer (CCT) programs, targeted relief for rural farmers, and subsidies for essential goods.

Umar's governance exemplified flexibility by suspending penalties like theft during famine and redirecting zakāt funds to address immediate needs, thereby demonstrating a pragmatic balance between Islamic principles and socioeconomic realities. Nigeria can draw lessons from this adaptive approach by reviewing and amending policies that may worsen economic hardship. For instance, fuel subsidy removal could be phased in by mitigating safety nets for vulnerable populations, and tax laws could be adjusted to provide relief for small businesses during recessions. Additionally, Nigeria should develop disaster-responsive policies that enable the rapid deployment of resources, such as establishing contingency funds to cushion the impact of economic shocks and ensure swift assistance during crises.

Nigeria's Social Investment Programs, such as CCT⁴¹ and N-Power,⁴² reflect a commitment to alleviating poverty and empowering citizens, aligning with Umar's prioritization of immediate relief and welfare. These programs require stronger monitoring mechanisms to enhance their effectiveness to prevent fund mismanagement, broader rural outreach, and integration with Islamic social finance tools like zakāt and waqf. Similarly, the National Home-Grown School Feeding Program, which addresses malnutrition and promotes school enrollment, could achieve a greater impact by incorporating adult literacy and vocational training. Furthermore, the Finance Act (2020) introduced tax reliefs for small and medium enterprises (SMEs),⁴³ resonating with Umar's adaptive governance principles. Expanding these policies through extended tax holidays and targeted financial support for high-growth sectors like agriculture and manufacturing would further strengthen economic resilience and inclusivity. Additionally, legislative flexibility in crisis is essential, with mechanisms to review policies during economic downturns, such as temporary waivers on import duties for essential goods and provisions for governors to access emergency funds under strict accountability.

⁴¹ Robert Idoko Ogwola, Dennis Anyebe Olofu, and Charles Amobi Aneke, "National Social Investment Programmes in Nigeria: A Descriptive Analysis of the Socio-Economic Contributions of N-Power Programme in Benue State," *Management Studies* 12, no. 1 (February 28, 2024), <https://doi.org/10.17265/2328-2185/2024.01.002>.

⁴² C. O. Onah, F. N. and Ugwuibe, "N-Power Programmes and Poverty Reduction in Nigeria: Enugu State Experience," *Journal of Economics and Allied Research* 7, no. 3 (2022): 2536–7447.

⁴³ "Nigeria's Finance Act 2020: Insights Series and Sector Analysis" (2020), <https://www.pwc.com/ng/en/assets/pdf/nigeria-finance-act-2020-insights-series-and-sector-analysis.pdf>.

3.4.2 *Effective Resource Allocation and Prioritization of Essential Services*

The Nigerian federal lawmakers' prioritization of luxury vehicles over essential services is emblematic of misplaced resource allocation that undermines public trust and economic resilience. Drawing lessons from Umar's leadership during times of economic hardship, Nigeria can adopt policies that emphasize fiscal discipline and focus on addressing pressing societal needs. Despite the economic challenges that many Nigerians face, the purchase of luxury SUVs for lawmakers highlights the misuse of public funds. The justification for such expenses, including the resale of these vehicles after tenure, fails to address the core issue: public resources are not being utilized for the greater good.⁴⁴ Umar's approach to resource allocation offers a stark contrast. During the recession, he curtailed non-essential spending and redirected resources toward immediate relief efforts, ensuring that the most vulnerable were prioritized.

Umar's administration exemplified financial prudence and accountability. By reducing government expenditures and channeling funds into essential services, Umar maintained public trust and provided a sustainable framework for economic recovery. Nigeria can emulate this approach by enforcing stringent guidelines on government expenditures and ensuring that spending aligns with the Revenue Mobilization Allocation and Fiscal Commission (RMAFC) recommendations.⁴⁵ To realign resource allocation practices in Nigeria, the following policies should be considered:

Implementing a public accountability framework involves conducting mandatory cost-benefit analyses for non-essential expenditures, publishing transparent budget reports for citizen scrutiny, and redirecting funds toward essential services like healthcare, education, and social welfare programs to support vulnerable populations. Fiscal discipline should be enforced through caps on non-essential spending, repurposing existing government assets instead of purchasing new ones and promoting participatory budgeting to align public funds with the needs of the majority.

3.4.3 *Social Solidarity, Collaboration, and External Support*

Umar's leadership emphasized social Solidarity as a core value during economic recessions. He encouraged citizens to assist one another and took proactive steps to

⁴⁴ "PUNCH, "N160bn SUVs: Reps Take Delivery, Senators Await Luxury Jeeps This Week," n.d., https://punchng.com/n160bn-suvs-reps-take-delivery-senators-await-luxury-jeeps-this-week/#google_vignette.

⁴⁵ Ngozi Nwogwugwu, Kelechi Lilian Wabeke, and David Oladimeji Alao, "Revenue Mobilization Allocation and Fiscal Commission (RMAFC) and Salaries of National Assembly Members : An Ethical Examination (2007 - 2013)," *Oman Chapter of Arabian Journal of Business and Management Review* 5, no. 5 (December 2015): 1–12, <https://doi.org/10.12816/0019121>.

mobilize external support from neighboring regions.⁴⁶ This dual approach—fostering internal collaboration and leveraging external resources—offers valuable lessons for Nigeria’s economic policymaking.

Umar’s emphasis on resource sharing and collective action can inspire policies that build a culture of mutual support in Nigeria. Nigeria’s National Social Investment Program (NSIP), which includes initiatives like the CCT and Government Enterprise and Empowerment Programme (GEEP),⁴⁷ aligns with Umar’s focus on direct relief for those in need. Expanding these programs by incorporating zakāt-based funding mechanisms could enhance their reach and efficiency.

Policies promoting cooperative societies and self-help groups can encourage grassroots participation in tackling poverty and economic inequality. Strengthening microfinance banks’ operations to serve rural areas more effectively can enhance community resilience.

Umar’s ability to coordinate with others highlights the importance of forming partnerships to address economic challenges. Modern Nigeria can replicate this through effective government, private sector, and civil society collaboration. Nigeria’s Infrastructure Concession Regulatory Commission oversees public–private partnerships (PPP) to develop critical infrastructure. Expanding the PPP model to include social services, such as affordable housing and rural development, can amplify the impact of collective action. Encourage private organizations to engage in impactful CSR projects, such as funding education, healthcare, and infrastructure development. For instance, companies operating in the oil sector can be incentivized to channel part of their CSR budget into local community development projects.

Umar contacted neighboring regions for assistance, demonstrating the importance of external support during crises. Nigeria, facing similar challenges, can strengthen its international collaborations to secure additional resources. Nigeria partners with international organizations like the World Bank, IMF, and African Development Bank. Expanding these partnerships to focus on sustainable development projects in agriculture and infrastructure can address long-term economic challenges. Increased engagement with programs like the African Continental Free Trade Area (AfCFTA) could boost trade and reduce reliance on mono-product exports. Thus, policies like

⁴⁶ Rozi, M. “Siyasah Pandemi ‘Umar Bin Al-Khaṭṭāb (Politik Kesehatan ‘Umar Bin Al-Khaṭṭāb Dalam Menghadapi Wabah ‘Amwās Tahun 17-18 H/638-639 M),” *JURNAL HUKUM ISLAM* 18, no. 2 (2020): 195–218, <https://doi.org/10.28918/jhi.v18i2.2848>; Arrasyid et al., “The Progressivity of Umar Ibn Al-Khattab’s Ijtihad in Responding to Community Social Changes.”

⁴⁷ Onah Roseline C, “National Social Investment Programme (NSIP) and Sustainable Poverty Reduction in Nigeria: Challenges and Prospects,” *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)* 24, no. 10 (2019): 20–31, <https://www.iosrjournals.org/>.

the Nigerian Diaspora Investment Trust Fund can mobilize resources from Nigerians living abroad. Promoting investments in key sectors like agriculture and technology can spur economic growth and strengthen ties with the Diasporas.⁴⁸

Localized collaborative policies should also be implemented. This may involve establishing centers for resource pooling and sharing within local governments to coordinate relief efforts during economic downturns, as well as collaboration between states through regional economic zones focusing on agriculture and manufacturing, akin to Umar's strategic trade routes.

3.4.4 Social Justice, Transparency, and Accountability

Umar's commitment to social justice and equitable resource distribution provides a powerful example for Nigeria, where income inequality remains a significant challenge. His emphasis on prioritizing the needs of the most vulnerable resonates with inclusive growth principles. Nigeria can adopt and enhance existing policies to address these disparities: NSIP like N-Power, the Conditional Cash Transfer (CCT), and the GEEP, are designed to reduce poverty and promote social inclusion.⁴⁹ These can be expanded by incorporating Islamic social finance mechanisms like zakāt and waqf (endowments) to create a sustainable pool of resources for marginalized populations.

Although in place, Nigeria's minimum wage policy often suffers from weak enforcement. Umar's approach to ensuring fairness in resource allocation could inspire stricter compliance mechanisms and periodic reviews to reflect inflationary trends. In addition, revisiting tax frameworks to ensure higher contributions from wealthier citizens aligns with Umar's principles. The transparent use of such taxes to fund social services like healthcare, education, and housing, would directly address systemic inequities.

Umar's leadership exemplified the importance of transparency and accountability, which are critical for building public trust in governance. Nigeria's existing frameworks can be strengthened. Nigeria's Public Procurement Act (2007) aims to reduce corruption in public spending.⁵⁰ However, the complete digitalization of procurement processes and public access to contract awards can further enhance transparency, reducing the risk of mismanagement. Institutions like the Economic

⁴⁸ C.

⁴⁹ Robert Idoko Ogwola, Dennis Anyebe Olofu, and Charles Amobi Aneke, "National Social Investment Programmes in Nigeria: A Descriptive Analysis of the Socio-Economic Contributions of N-Power Programme in Benue State."

⁵⁰ Olusegun Bamidele Solomon, "Nigeria Public Procurement Act And The War Against Corruption: Identifying The Missing Link," *Journal of Public Administration, Finance and Law* 31 (2024): 319–32, <https://doi.org/10.47743/jopafl-2024-31-24>.

and Financial Crimes Commission and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) should be empowered to function more independently, with enhanced capacity to investigate and prosecute financial misconduct. Umar's practice of holding officials accountable can inspire such efforts.

Umar's lifestyle of frugality and personal sacrifice during economic hardships served as a cornerstone of his credibility. Nigerian leaders can emulate this by: (i) strengthening adherence to the Code of Conduct Bureau (CCB) requirements for public officers to declare assets publicly before and after holding office would signal transparency and accountability;⁵¹ (ii) undertaking initiatives where leaders demonstrate empathy for the populace, such as voluntarily reducing personal allowances or engaging in community projects, to build trust and promote a culture of shared responsibility during crises.

4. Conclusion

The leadership of Umar ibn Al-Khattab provides a timeless blueprint for addressing Nigeria's contemporary economic and governance challenges. His ethos of compassion, adaptability and accountability deeply resonates with the country's need for empathetic leadership, equitable resource allocation, and strategic collaboration. Policies like empathy-focused leadership training, legislative flexibility, and integration of Islamic social finance mechanisms could transform Nigeria's governance landscape. Umar's frugality, fiscal discipline, and focus on social justice underscore the importance of prioritizing essential services, reducing inequality, and fostering public trust through transparency. Nigeria can address its structural economic issues by expanding PPP, leveraging diaspora investments, and promoting regional economic collaboration. Moreover, strengthening anti-corruption frameworks and enforcing accountability at all levels would further reinforce the credibility and efficacy of governance. Drawing from Umar's leadership, Nigeria can develop an empathetic and responsive governance model, fostering resilience and equity in its socioeconomic systems. Effective resource allocation, fiscal discipline, and prioritizing essential services are critical to sustainable development and economic recovery. By adopting Umar's principles of social justice, transparency, and accountability and integrating Islamic ethical values, Nigeria can lay the foundation for a more equitable, transparent, and inclusive society, ensuring that economic recovery benefits all population segments.

⁵¹ O. S. Adagba, "Evaluation of Performance of Code of Conduct Bureau (CCB) and Code of Conduct Tribunal (CCT) in Combating Corruption in the Nigerian Public Service" (Ahmadu Bello University, Zaria, Nigeria, 2012), 132.

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