

ISLAMIC ENTREPRENEURSHIP: A VEHICLE TOWARD CURTAILING BANDITRY AMONG MUSLIM YOUTH IN KATSINA STATE – NIGERIA

By

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Abstract

Katsina State is one of the states in northwestern Nigeria that has experienced a major setback in socio-economic development due to the continuous resurgence of various types of security threats ranging from banditry, armed banditry, cattle rustling and kidnapping, among others, leading to a serious threat to national security. This study, portrays how Islamic Entrepreneurship assists in engaging Muslim Youth to different economic activities. The objective is to enable Muslim Youth to earn halal sources and engage them to different entrepreneurial activities. The methodology adopted in this paper is qualitative style of data collection using literatures from various libraries and field work. The research uncovers that number of Youths engaged in banditry due to redundancy and unemployment. As Katsina Police command used to parades number of criminals especially those engaged in arms trafficking, banditry, cattle rustling and kidnaping. Some of the paraded suspects by the command between 2019 and 2022, twenty (20) suspects were analyzed, eight (8) representing 40% are those of the range of 20 – 30 years; eleven (11) representing 55% are those of 31 – 40 years while one (1), representing 5% is of 41 – 50 years. The research recommends that there is need for Islamic financial institution like Ja'iz Bank and alike to provide financial assistance to different entrepreneurs, by murabahah, mudarabah, or qard hasan and this can be possible with the active support and engagement of the Katsina State Government and Government to strengthen the existing strictures on training youth in different craft/trade.

Keywords: *Entrepreneurship, Youth, Banditry*

Introduction

Islam as a complete way of life, strives to eradicate social ills and vices that result from unemployment, idleness, and poverty by advising the Muslims to rise up to the challenge of shouldering responsibility at an early age, and also for the old not to give up their efforts in benefiting the society with their experience and working skills. Thus, the true message of Islam is not just for a Muslim to profess faith and do nothing for his or her society. Rather, Islam teaches that the true faith is what is demonstrated through sincere deeds that make a noticeable addition to the progress of society. The Glorious Qur'an and the *Ahadith* of the Prophet (SAW) urge Muslims to engage in entrepreneurial activities, and travel for the purpose of trade Allah (SWT) says:

... بَكَاءٍ يَخِيْرُ كَيْفَ يَضْرِبُ يَوْفَ فِ

اِلَ بَرَضٍ يَكْتَبُ تَغْيُوفَ مَنْ فَضِيْلٌ

اَللّٰ

*... Others travelling through the land, seeking of Allah's Bounty...*¹

Allah (SWT) mentions merchantships, which are the principal means of transporting goods throughout the world, as one of His favours to mankind, encouraging the Muslims to engage in exports and imports. He says:

يَكْتَبُ رَلَّ الْيَفْلَ بَكَ فَيُوْءِ بِمِ وَاحٍ

لَتَنْتَبِغُوا مَنْ فَضْلُوْا بَكْلَسَلُ يَكْمُ تَنْشِ

يَكِي رَكَفَ ...

*“... And you see the ships cleaving (the sea-water as they sail through it), that you may seek of His Bounty, and that you may give thanks.”*²

The Prophet (SAW), by his words and deeds, taught the rules of trade, encouraging, urging the Muslims to engage in it. Among some of his sayings, he said: *ي عَنْ ابْنِ عِيْمِيْر قَنَائِيْ قَنَائِيْ بَرِيْسُوِيْ اَللّٰ -صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ- « التَّاجِرُ النَّمِيْنُ الصَّيْدُكِيْنِ مِمَّنْ الشُّهَدَاءُ يَكُوْنُ الْقِيَامَةُ »*

*“A faithful and trustworthy business person will be resurrected at the Day of Judgment with the Martyrs”*³.

It is not surprising that the Prophet (SAW) held the status of an honest merchant to be equal to that of a soldier or a martyr in the cause of Allah. The Prophet (SAW) promised the Muslim Entrepreneurs and merchants a high status with Allah (SWT) and a great reward in the Hereafter.

Among the Companions of the Prophet (SAW) for example, Ibn Abi Waqas, Abdurrahman Ibn Auf etc. we find skilled and successful entrepreneurs as well as craftsmen, farmers, and every other kind of professional person and worker. Yet we find that each of them was busy with his work, this one journeying over the earth on a business trip, that one working in his palm-grove and farm, and yet another busy with his craft. Anyone who missed any part of the teaching of the Messenger (SAW) asked his friends about whatever he could, and the Prophet (SAW) told those who listened to him to pass on his instructions to those who were absent. Among his Companions, the Helpers (*Ansar*) were large farmers and growers of date-palms, while the majority of the Immigrants from Makkah (*Muhajirun*) were engaged in trade and business⁴.

Entrepreneurship

The word ‘entrepreneur’ is derived from the French word ‘entreprendre’ means ‘to undertake’⁵. It is to undertake the organization and management of an enterprise, involving independence and risk as well as the opportunity for profit. The term entrepreneurship first appeared in the writing of Richard Cantillon in 1730, where he used it to describe the risk associated with a business decision due to uncertainty. He

also defined entrepreneurship as self-employment of any sort. He cited farmer, craft man, wholesalers, retailers and like, as entrepreneurs that take the risk of selling things in an uncertain price⁶.

Casson (1982) defined entrepreneur as being a person who specialized in making decisions about how to use scarce resources. According to Abbot, an entrepreneur is a person who has the drive to do something, who is ambitious, and motivated to succeed and to strengthen a small business. Oxford Dictionary of Finance and Banking define entrepreneur as an individual who undertakes to supply goods and service to the markets for profit. The entrepreneur usually invests capital in the business and takes on the risks associated with the investment.⁷

Entrepreneurship in Islam

In Islam, entrepreneurship can be defined as a process in which entrepreneurs are guided by Islamic values in making entrepreneurial decision. It can also be defined as Islamic mode of practicing lawful business. All items of trading must be allowed by Islamic *Shari'ah*. Therefore, entrepreneurial activities have been legalized by the *Shari'ah* as long as they are undertaken according to its instructions. Everything can be sold and brought as long as this is done according to the consent of the seller and buyer and as long as the *Shari'ah* does not forbid the item of trading⁸.

Islam recognizes the role of entrepreneurship in acquiring fortune and greatness. Allah

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَهُمْ بِالْبَاطِلِ ۖ إِلَّا

أَنْفَ تَتِيكُفُونَ تَبَارَةً لَكُمْ فِيهَا تَبَايَعْتُمْ وَأَمْوَالُكُمْ بَيْنَكُمْ بِأَعْيُنٍ ... —

*“O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent...”*⁹ The above verse, teaches that means do not revert to illegal ways to acquire money. However, there is no harm in commercial transactions that transpire between the buyer and the seller with mutual consent, so that money is legally earned from those transactions.

There are number of Qur'anic verses and *Ahadith* of the Prophet (SAW) that invite Muslims and encourage them to engage themselves in the various entrepreneurial activities as follows:

Allah (SWT) states: ... لَكُمْ فِيهَا رِزْقٌ يُرْسَلُ إِلَيْكُمْ فَذَلِكُمْ الْفَتْحُ الْبَاطِلِ
*“...others travelling through the land, seeking of Allah's Bounty...”*¹⁰

Muslim have been warned that their engagement in entrepreneurial activities must not prevent them from observing congregational prayers. Allah (SWT) says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمٍ فَاتَّقُوا اللَّهَ ۚ إِنَّكُمْ كُنْتُمْ عَلَيْهِ كَافِرِينَ
 فَاسْتَجِيبُوا لِلدَّعْوَةِ الَّتِي تَدْعُونَ إِلَى اللَّهِ فَاتَّقُوا اللَّهَ ۚ إِنَّكُمْ كُنْتُمْ عَلَيْهِ كَافِرِينَ
 يَكُنْتُمْ تَدْعُونَ إِلَى اللَّهِ فَاتَّقُوا اللَّهَ ۚ إِنَّكُمْ كُنْتُمْ عَلَيْهِ كَافِرِينَ

“O you who believe (Muslims)! When the call is proclaimed for the Salat (prayer) on Friday (Jumu'ah prayer), come to the remembrance of Allah [Jumu'ah

sermon (Khutbah) and Salat (prayer)] and leave off business (and every other thing). That is better for you if you did but know!”¹¹

Therefore, abandoning any entrepreneurial activities and instead, concentrating your attention to the prayer is better for both here and hereafter. After the prayer, Muslims are commended to disperse in the land of Allah and continue their entrepreneurial activities to earn livelihood in *halal* way. Allah (SWT) states:

”فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ فَاذْكُرُوا اللَّهَ يَوْمَ تَكُونُونَ فِيهِ تُبَارَكُ

نِيرًا لَعَلَّكُمْ تُفْلِحُونَ

“Then when the (Jumu'ah) Salat (prayer) is ended, you may disperse through the land, and seek the Bounty of Allah (by working, etc.), and remember Allah much: that you may be successful”¹².

Ibn Abi Hatim recorded that when the Friday Prayer finished, Irak ibn Malik would stand by the gate of the mosque and invoke Allah, saying,

O Allah! I have accepted your call, performed the prayer
You ordered and dispersed as You ordered me.
Therefore, grant me of Your favor and You are the best
of those who grant provisions¹³

Muslims must not also forget their responsibility toward Allah (SWT). During the life time of the Prophet (SAW) when he was delivering a sermon and the people heard the voice of trade caravan arriving. Some people rushed away without listening of the *khutbah* of the Prophet (SAW) in order to carry out their trade with incoming caravan¹³. In this respect, Allah (SAW) says:

”كَأَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْبَيْتُ بَيْنَ يَدَيْكَ وَبَيْنَ يَدَيْكَ

فَإِذَا قُضِيَ بِمَا عِنْدَ اللَّهِ الْخَيْرُ مِنْكُمْ بَيْنَ التَّجَارَةِ وَالْكَالِ
بَيْنَ الْخَيْرِ وَالْكَالِ

“And when they see some merchandise or some amusement [beating of Tambur (drum) etc.] they disperse headlong to it, and leave you (Muhammad ﷺ) standing [while delivering Jumu'ah sermon (Khutbah)]. Say: "That which Allah has is better than any amusement or merchandise! And Allah is the Best of providers.”¹⁴

Muqatil ibn Hayyan (RA) said that the caravan belongs to Dihyah ibn Khalifah before he became a Muslim, and there were drums accompanying it¹⁵. Muslim can earn livelihood through farming, trade, or industry or through any profession or employment as long as it does not involve doing, supporting, or propagating anything prohibited. One may make the general rule that any transaction in which one person's gain results

in another's loss is unlawful, while any transaction which is fair and beneficial to all the parties concerned and which is transacted by mutual consent is lawful.¹⁶

Islam, which condemns all kinds of injustice and exploitation in human relations, wants its followers to conduct entrepreneurial activities in a sublime spirit of justice tempered with human kindness.

Ethics of Entrepreneurship in Islam

Entrepreneurship in Islam is strictly on trust and justice. Islam which condemns every kind of injustice and exploitation in human relations calls upon Muslims to conduct their entrepreneurial activities within the spirit of justice and kindness. All transactions should be based on the fundamental principle of Mutual Co-operation for the Cause of Goodness and Piety (*Ta'awun ala al-Birr wa al-Taqwa*). Each individual can start, manage and organize any kind of entrepreneurial activities within the limits set by the *Shari'ah*. The dictates of the *Qur'an* and the teachings of the Prophet (SAW) serve to set a scale in everybody's mind to distinguish between the lawful and the unlawful means of earning, and to prohibit or disapprove all things that are either morally wrong or socially unacceptable. There are a number of rules of ethical discipline in Islamic entrepreneurship, without which business contract would be regarded as lacking perfection in the light of Islamic rules. Some of such rules are neglected by our contemporary Entrepreneurs, the rules are as follows:

Earning Legitimate Income (*Halal*)

Islam places great emphasis on the code of lawful and unlawful in business transactions. Many *Qur'anic* verses disapproves the wrongful taking of the property. Allah (SWT)

says in the Glorious *Qur'an*: ... كُلَّ تَأْكُلُوا أَمْوَالِ يَكْمُ بَغْيًا يَكْمُ بِالْبَاطِلِ ...

*"And eat up not one another's property unjustly (in any illegal way)..."*¹⁷.

In another verse, Allah

(SWT) says: يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِ يَكْمُ بَغْيًا يَكْمُ بِالْبَاطِلِ

إِلَّا أَنْفَ تَى يَكُوفُ تَابِرَنَةً عَنْ تَكْى رَا وَضُ مِّنْ يَكُ مِ ۚ كُلَّ تَكْتَبِغِيْلُوا أَنْفَ

ى س يَكُ مِ ۚ إِفَ أَلَّى كَافُ بَّ يَكُ مِ بِرَحْمِنَا

—O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you¹⁸

The above verses prohibited the Muslims to take one's property by illegal means. The Prophet (SAW) endorsed the importance of legitimate ways of earning in the following words: قِيلَ : يَا رَسُولَ اللَّهِ أَمْ الْكَسْبُ أَطْيَبُ قَائِ عَمَلِ الرَّجُلِ بِيَدِهِ كَكُلِّ بَيْعٍ مَبْرُكٍ

*Asked „what form of gain is the best? [the Prophet] said, „A man's work with his hands, and every legitimate sale"*¹⁹.

From the above it is clear that a Muslim Entrepreneur must be determined to earn only through legitimate means.

Foremost among the unacceptable entrepreneurial practices strongly condemned in Islam is *Riba*. Interest/usury (*Riba*, by definition, is the extra sum the moneylender charges from the borrower for deferred payment. Islam has forbidden all forms of *Riba* since it involves both oppression and exploitation. Islam strictly forbids this form of tyrannical dealings and condemns it in severe terms. The Glorious *Qur'an* says:

—Those who eat *Riba* (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by *Shaitan* (Satan) leading him to insanity. That is because they say: "Trading is only like *Riba* (usury)," whereas Allah has permitted trading and forbidden *Riba* (usury). So whosoever receives an admonition from his Lord and stops eating *Riba* (usury) shall not be punished for the past; his case is for Allah (to judge); but whoever returns [to *Riba* (usury)], such are the dwellers of the Fire - they will abide therein²⁰.

يَا أَيُّهَا الَّذِي بِنَ أَمْنِيَا ائْتَفِقُوا اَللّٰى كَنذِيرِكَا مَا بَقِيَ يَ مِنْ الرِّبَا
 إِفْ يَكُنْتُمْ مُؤْمِنِينَ . فَبَإِذٍ لِّدِ تَنفَعِلُوا فَاذْنَبُوا بَارِ وَبِ مُنَّ بِنَ اَللّٰ
 كَرِيْسُولُو ٢ كَافِ تِيْغِيْتِيْمِ فَنُكَلِّي يَكُمِ يَرْءِيْكَ يَسِ اُمُوَالِ يَكُمِ بَلْ
 تَنظَلِمُوْفِ بَكُلِّ تَنظَلِمُوْفِ

—O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)||²¹.

The *Sunnah* is equally emphatic in denouncing *Riba*. Jabir (R.A) is reported to have said:

لسع بن بريسويث الله صلى الله عليه وسلم: آك ي الربا،

كيموكلوي، ككاتبوي، ككشائديو كقنائى : ييم بسواء هـ.

*“May Allah send down His curse on the one who devours Riba and the one who pays it and on the two witnesses and the persons writing it...”*²²

These and many other verses of the *Qur’an* and traditions of the Prophet (SAW) clearly demonstrate that all those entrepreneurial transactions which involve interest in one form or other are unlawful in the sight of Allah (SWT).

Trustworthiness and Truthfulness in Entrepreneurial Activities

Trustworthiness is one of the most important principles of ethical discipline in entrepreneurial activities. It demands sincerity in work and purity of intention. A true Muslim Entrepreneur should not, therefore, barter his *Akhirah* (hereafter) for worldly gains. He should avoid fraud, deception, and other dubious means in selling his items of trade. Allah (SWT) says in the Glorious *Qur’an*:

يا أيها الذي بن أمنيا بل تتيونوا الله كمال

ريسونى ككثيونوا أماناتكم يكى ككثيون

تكثيون

*O you who believe! Betray not Allah and His Messenger, nor betray knowingly your Amanat (things entrusted to you, and all the duties which Allah has ordained for you)”*²³.

Islam encourages truthfulness in entrepreneurial transactions and raises the status of a truthful Entrepreneur so much so that he will be with the warriors and martyrs, in the Hereafter. The Prophet (SAW) is reported to have said: التاجر النعم بين الصيدين الميسلين
نمع الش بهداء يگون القيامه

*“The truthful merchant [is rewarded by being ranked] on the Day of Resurrection with Martyrs”*²⁴.

Generosity and Leniency in Entrepreneurial Transactions

One should be lenient and generous in bargaining, hence, whoever demands his debt back from the debtor should do so in a decent manner²⁵. The Prophet (SAW) invokes Allah’s mercy as thus: رحم الله ريجلن سى نحا إذا باع ، كإذا اشترى ، كإذا اقضى

*“May Allah’s mercy be on him who is lenient in his buying, selling, and in demanding back his debt”*²⁶.

The Prophet’s exhortation to Muslims means that a creditor should be easy and generous in demanding back his debt. The debtor, in turn, should also give back the debt to the creditor on time with due thanks and politeness.

Despite the prophetic exhortation on the paying back debt on due time, some Entrepreneurs and even individuals tend to make credit purchase even though they have

the money at the stake and when paying back never respect the stipulated time but make the payment instalmentally so that the money cannot be fully utilize by the owner.

Fair Treatment of Workers

Islam puts certain conditions and restrictions to avoid the chances of bitterness between the employer and employee. Islam encourages and promotes the spirit of love and brotherhood between them. According to the Islamic teachings it is the religious and moral responsibility of the employer to take care of the overall welfare and betterment of his employees. Fair wages, good working conditions, suitable work and excellent brotherly treatment should be provided to the workers²⁷. The Prophet (SAW) has explained this principle in the following words:

عن أنس بن مالك رضي الله عنه ، عن النبي صلى

الله عليه وسلم قال : قال الله تعالى ثلث من أكل من ثمره لم يمسكه الله

بكره هل أعطى بئس بغير أجر هل باع حراً فأنتك هل تشنوي

بكره هل استأجر أجراً غير أجر هل استأجر أجراً غير أجر هل استأجر أجراً غير أجر.

Narrated Abu Huraira:

*The Prophet said, "Allah says, 'I will be against three persons on the Day of Resurrection: One who makes a covenant in My Name, but he proves treacherous; One who sells a free person (as a slave) and eats the price; And one who employs a laborer and gets the full work done by him but does not pay him his wages.'"*²⁸

He (SAW) was reported also to have said:

*The wages of the labourers must be paid to him before the sweat dries upon his body*²⁹.

Banditry

Banditry means occurrence or prevalence of armed robbery or violent crime. It involves the use of force, or threat to that effect, to intimidate a person with the intent to rob rape or kill. Banditry is a crime against persons. It has been a common genre of crime, as well as cause violence in contemporary societies³⁰.

Banditry is a type of organized crime committed by outlaws typically involving the threat or use of violence. A person who engages in banditry is known as a bandit and primarily commits crimes such as extortion, robbery, and murder, either as an individual or in groups. Banditry is a vague concept of criminality and in modern usage can be synonymous for gangsterism, brigandage, marauding, and thievery.

Banditry has also been associated with rape and other related violence against women and children. Before banditry went out of hand in 2016, some village and district heads, recorded rape cases. As early as 2011, girls sent out to fetch firewood or cut grass in the nearby bush usually come back howling as a result of either individual or gang rape by unknown persons. In 2012 alone, over fifty (50) cases were recorded in

one district. The number is not exact, some affected parents often keep silent, to avoid social rejection against the victims. In view of this, in October, 2012, women and girls were banned from going to the bush alone for whatever reason³¹.

Banditry ravages Nigeria's North-west states, farmers, especially in rural communities, are fleeing their farms. Cattle rustling used to be the predominant crime in rural Katsina, but now kidnapping has taken the centre stage and disrupted farming activities. Many farmers are either kidnapped for ransom or killed on their farms. Many abandoned their farms because of incessant attacks by bandits on their communities. But in some parts of the states, according to some farmers who spoke to Premium Times newspaper, farming has been made pointless by the unrealistic levies imposed on farmers by the bandits³².

The Katsina State Deputy Governor, QS Mannir Yakubu has described youth restiveness as the root cause of insecurity and banditry in the State (Vanguard, 2021). Security is presently a major challenge in Katsina State, especially in eight (8) Local Government Areas (LGAs) namely Jibia, Batsari, Safana, Danmusa, Kankara, Faskari, Dandume and Sabuwa. Even though the government claims to be on top of the situation, yet the problem persists. The situation has become so bad that in January 2019, the Governor of Katsina State lamented that Katsina State is under serious siege by bandits and kidnappers, even me as a Governor am not safe³³.

Sample of the arrest cases were presented by Jafaru, D. U. et.al (2022), shows some suspects arrested and paraded by the Police, State command between 2019 and 2022. When I analyzed the twenty (20) suspects, I found that eight (8) representing 40% are those of the range of 20 – 30 years; eleven (11) representing 55% are those of 31 – 40 years while one (1), representing 5% is of 41 – 50 years. Hence, this testified the fact that most of those engaged in banditry are youth.

Islamic Entrepreneurship and Banditry

Banditry disconnects number of youths from their expected role as leaders of tomorrow, innocent lives are lost and citizens are displaced from their homes. It leads to the disruption of the economic activities of number of communities in Katsina State. In a nutshell, it creates national insecurity. Therefore, Islamic Entrepreneurship plays vital role in curtailing banditry among Muslim Youth.

Katsina State government have existing structures in which if the government make more efforts towards empowering youth to become self-reliant will help greatly in curating youth involvement in banditry. The existing structures include, Basic Apprenticeship Training Centers (B.A.T.C) and Katsina Youth Craft Village. Basic Apprenticeship Training Centers were established on 14/7/1972, the centres are under Vocational Technical of the Directorate of Employment Promotion and Vocational Training. They have eight (8) trades/cadres which include building and masonry, electrical installation, carpentry and joinery, welding and fabrication, plumbing, motor vehicle mechanic, refrigeration and air condition repairs, radio and television repairs departments. The duration of the Programme is one (1) year with three (3) months industrial attachment³⁴.

Katsina Youth Craft Village, was established by Katsina State Government in 2009. The overall aim of the craft village is to provide a suitable avenue for the economic empowerment of the youths and subsequently put a stop to youth restiveness which, as rightly believed, is occasioned by idleness and poverty. The village which described as a state of art and youth development centre, is to provide youths of

Katsina state with the opportunity of being exposed, and ultimately receive trainings in different trades and skills. The village has twelve departments of handset repairs, brick laying, computer repairs, carpentry and joinery, welding and fabrication, tie and dye, auto mechanic and auto electronics, wrought and iron, furniture making, catering, computer networking, film and photography among others³⁵. These centers, if strengthened with equipment, manpower, conducive/enabling environment can assist in reducing youth redundancy and unemployment, which is one of the main factors that influence the youth negatively in banditry.

And the students in these centers should be encourage and learn the ethics of entrepreneurial activities in line with the guidance provided by the Qur'an and Sunnah. This will help Muslim youths learn the *halal* (lawful) and *haram* (unlawful) ways of earning income. Learning these will enable Muslim youth to differentiate sources of income, which leads one to concentrate toward that which is lawful and stay away from that which is unlawful. There is certain quality that Muslim youth entrepreneur have to possessed, it is *Taqwa* (piety or doing that which Allah SWT has enjoined and avoiding that which He has forbidden).

RECOMMENDATIONS

The following serve as recommendations as the long-term solution toward Banditry Among Muslim Youth in Katsina State:

- *Ulama*'' (Islamic Scholars) should strengthen their efforts toward preaching and teaching the Muslim youths to have conscious of Allah SWT (*taqwa*).
- Government, religious organizations, Non-Governmental Organizations (NGOs) and media should embark upon sensitization in order to create awareness among the people on the relevance of Islamic entrepreneurship to the socio-economic life of the people in Katsina State.
- There is need for Islamic financial institution like *Ja'iz* Bank and alike to provide financial assistance to different entrepreneurs, by *murabahah*, *mudarabah*, or *qard hasan* and this can be possible with the active support and engagement of the Katsina State Government.
- Parents have a vital role to play in directing and guiding their children especially youth in engaging them in entrepreneurial activities. There is need for parents to engage their children in entrepreneurial skills at their early age through enrolment or attaching them with the existing craft/trade such as carpentry, tailoring, auto mechanic, bricklayers etc. This will inculcate the habit of entrepreneurship in their mind during the early age.
- The working population i.e., youth should be specifically re-oriented toward Islamic entrepreneurship and thereupon, those with much willingness should be supported in building their capacity and provision of financial support to them.
- Wealthy individuals in the society should help government in providing more vocational centers and donation should be given to those students who excel in the centers.
- Islamic organizations within Katsina Metropolis should help by creating job opportunities to their members especially in rural areas.

Conclusion

An attempt has been made to explore the Islamic entrepreneurship as a vehicle toward curtailing banditry among Muslim youth in Katsina State – Nigeria. Islam encourages Muslims to engage themselves into entrepreneurial activities within the guidelines of *Shari'ah*. Islam laid down principles to guide Muslims entrepreneurs to become successful in their entrepreneurial activities. Banditry is a major challenge in Katsina State, especially in eight (8) Local Government Areas (LGAs) namely Jibia, Batsari, Safana, Danmusa, Kankara, Faskari, Dandume and Sabuwa. Even though the government claims to be on top of the situation, yet the problem persists. The number of youths engaged in the evil activities is alarming, due to number of factors, one of which is the high rate of unemployment among Muslim youth.

Katsina State government can make use of B.A.T.C. and Katsina Craft Village to engage number of Muslim youths to different entrepreneurial activities. If strengthened with equipment, manpower, conducive/enabling environment, these centers can assist in reducing youth redundancy and unemployment, which is one of the main factors that influence the youth negatively in banditry. Students in these centers should be encourage and learn the ethics of entrepreneurial activities in line with the guidance provided by the Qur'an and Sunnah. This will help Muslim youths learn the *halal* (lawful) and *haram* (unlawful) ways of earning income. Learning these will enable Muslim youth to differentiate sources of income, which leads one to concentrate toward that which is lawful and stay away from that which is unlawful.

Endnotes

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- 8- Doi A.I (1997). *Shariah: the Islamic Law*, London, TaHa Publishers, p 348.
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