



MUSLIM

QADIRIYYAH SUFI MOVEMENT IN NIGERIA

The Qadiriyyah Movement is Nigeria's largest Islamic sect, with some 15 million followers in the country and 1.6 million in other African countries. It has some 1,500 full-time imams and muqaddams (spiritual representatives), largely in the north and southwest of Nigeria as well as in Ghana, Niger, Togo, Mali, Benin, Senegal, Cameroon, Sudan, Chad, and Algeria. The movement has more than 8,000 affiliated mosques and runs 118 primary schools, 34 secondary schools, and two theological colleges. Investments cover agricultural farmlands, estate, schools, small-scale industries, and transport and total around US\$4.7 million.

Principles

Our guiding principle for all decisions is the Shari'ah, i.e. the Islamic law. The faith principles that generally govern or limit investment is that of 'Halaal' i.e. permissible, and 'Haraam' i.e. forbidden. E.g. an agricultural investment in grape vineyards with the goal of wine production is not acceptable. But the same investment would be acceptable if the grapes would be used for table fruit and raisins. Any investment that is halaal-based is an 'Investment the Allah Way'.

A charitable approach is in line with the justice concepts of 'adl' i.e. giving what is due and 'ihsaan' i.e. giving more than what is due or taking less than that is owed to you. If some people elsewhere have plenty while others somewhere have little or nothing, then the economic balance of society would be distressed. To maintain the balance is also an attribute of 'ihsaan'.

Positive investments

The criteria for investments include:

- *Accountability:* that everyone is answerable to his or her deeds. (Qur'an 3:30 "On the day when every soul Will be confronted with all the good it has done. And all the evil it has done, it will wish there a great distance between it and its evil. But Allah has cautioned you (To remember Himself). And Allah is full of kindness to those that serve Him." Qur'an 74:38 Every soul will be (held) in pledge for its deeds.
- *Simplicity and modesty:* there should be a balanced approach to everything, and we should avoid excess. (Qur'an 7:31 Children of Adam, dress well when you attend your mosques. Eat and drink but avoid excess. He does not love the intemperate.)
- *Zero waste:* Investment that will promote recycling and reduction of waste, be it at personal, industrial or communal levels is welcomed. (Qur'an 17:27 Do not squander your substance wastefully, for the wasteful are Satan's brothers; and Satan is ever ungrateful to his Lord).
- *Stewardship of nature:* Nature in its original form is perfect, its preservation is a vital requirement of a believer. (Qur'an 7:56 And do not do mischief on the earth, after it has been set in order, invoke Him with fear and hope; Surely, Allah's mercy is (ever) near unto the good doers). Investment in organic farming, "Farming Allah's way", healthy natural food.
- *Community:* Investments should as much as possible benefit the whole community as opposed to individuals. Investments that directly impact on communities (including schools, food security, health facilities) are welcomed.
- *Fairness:* Investments should be fair, straightforward and free from fraud and usury. Fairtrade and investments free from uncertainty, deception, risk (gharar), usury (riba) are welcomed.
- *Affordability and accessibility:* Investment that would enable the poor and less able to benefit directly is welcomed. Such investment should empower the community by producing low-priced but useful products.

All investments should further at least one of the UN SDGs.

Areas of potential investment might include:

- Low cost uniforms and garments produced in fair, equitable ways
- Affordable books and school materials
- Educational radio

- Orchards, fish farms, organic or similar cereal production and trading, vegetable processing, apiculture, botanical gardening, organic care for livestock
- Manufacture of natural beverages
- Eco-packaging of all kinds, particularly “green” drinking water packaging and eco-water bottles/containers
- Solid waste processing and transportation
- Waste recycling and production of recycled paper
- Garment cottage industry
- Solar powered equipment
- Green restaurants
- Green transport
- Ethical cosmetics
- Fairly sourced and biodegradable raw and finished materials.
- Hemp fabric bag manufacturing.
- Energy saving electrical light bulbs manufacturing.

The Future

The voices of religious organisations may not be heard loudly if they are alone. And it is hard to find the capacity to embark on independent campaigns. We would support religious organisations forming a united front to respect each other’s faith-consistent investing and jointly advocate it around the world, using our own capacity, media outlets, and investment funds. We need to work closely with the UN, World Bank, IMF etc. to advocate for religions to have FCI fully instilled, understood and enshrined in our policies.

In addition we need, on our own, to begin advocacy campaigns to governments, financial and investment institutions at national and international levels to recognize the relevance and significance of FCI as a relevant and normal but a long discarded investment concept. We would solicit for the support of the legislative bodies in Nigeria and would also open dialogue with the Central Bank of Nigeria on FCI. Investment guidelines at all levels need to be fair, mutually beneficial, and easy to use.

This document was created by Eng. Yassin Garba Maisikeli, Coordinator of Environmental Projects of the Qadiriyyah Sufi Movement in Nigeria and advisor on Science & Technology. They were agreed by the Supreme Council of the Qadiriyyah Sufi Movement in Nigeria and endorsed by Sheikh (Dr) Qaribullah Nasir Kabara.