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**CONTRIBUTIONS OF ISLAMIC CO-OPERATIVE SOCIETIES
TO MUSLIMS IN YORUBALAND (SOUTH-WESTERN
NIGERIA)***Sumbangan Poperasi Persatuan Masyarakat Islam kepada Ummah Islam
di Tanah Yoruba (Selatan-Barat Nigeria)*

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Abstract

Yorubaland comprises Lagos, Ogun, Oyo, Osun, Ondo, Ekiti and Kwara States. Attempts have been made to point out the areas of disagreement between conventional co-operative societies and Islamic co-operative societies with a view to making Yoruba Muslims live their lives according to the dictates of Islam as contained in the Holy Qur'ān and the Sunnah so as to gain Allah's pleasure not only in this world but also in the hereafter. The paper highlighted some areas where there are rules which Muslims must follow but in the conventional setting, there are no specific patterns of behaviour in those areas particularly in the area of interest. It also discussed the evolution of co-operative societies worldwide and in Yorubaland. Therefore, it reviews poverty to the extent that it hits the Yoruba Muslims. It concluded that many Muslims have been victims of insomnia, hypertension and stroke due to bankruptcy but with the availability of the Islamic Co-operative Societies in every nook and crannies of the Yorubaland, they have been securing loans with ease.

Keywords: contribution, emergence, Islamic co-operative societies, Muslim, Yorubaland.

Abstrak

Yorubaland terdiri daripada Lagos, Ogun, Oyo, Osun, Ondo, Ekiti dan Negeri Kwara. Percubaan telah dibuat untuk menunjukkan kawasan perselisihan antara masyarakat koperasi konvensional dan masyarakat koperasi Islam dengan tujuan untuk menjadikan Muslim Yoruba menjalani kehidupan mereka mengikut telunjuk Islam seperti yang terkandung dalam al-Quran dan Sunnah dan mendapat keredhaan Allah bukan sahaja di dunia ini tetapi juga di akhirat. Makalah ini menyerlahkan beberapa bidang di mana terdapat peraturan yang mesti

diikuti oleh umat Islam tetapi dalam suasana konvensional, Tidak ada ciri-ciri khas dalam bidang tersebut. Ia juga membincangkan evolusi masyarakat di seluruh dunia dan di tanah Yoruba dengan tujuan untuk mengurangkan kemiskinan. Dianggap cukup dan membuat kesimpulan bahawa ramai orang Islam telah menjadi mangsa insomnia, tekanan darah tinggi dan strok disebabkan oleh kebangkrutan tetapi dengan adanya Koperasi Islam Pertubuhan di setiap tempat di tanah Yoruba, mereka telah mendapat.

Kata kunci: sumbangan, kecemasan, pertubuhan koperasi Islam, Muslim, tanah Yoruba.

INTRODUCTION

Islam has long been defined, obviously very narrowly, as a way of life', whereas, it is the real life in itself. For instance, all aspects of human life have been adequately addressed in the Glorious Qur'an (18:54, 17:89). The Qur'an confirms further that "not a single thing is neglected in the Register (6:38)". In this regard, Islamic Co-operative Societies with their scientific approach towards poverty alleviation are aspects of their understanding that Allah creates while science only discovers. Obviously, the science discovery of Allāh's creation is very small in comparison. Before the establishment of these Islamic co-operative societies, there has been evolution of several Muslim bodies in Yorubaland, but the same inspiration vis – a – vis poverty alleviation was not entrenched in their programmes. For instance, the societies of Muslim Elites of Ijebu-Ode (1920-1950), specifically emphasized the spread and consolidation of Islam in Ijebuland. Ditto for Ijebu Muslim friendly society about the same period, whose priority was promotion and encouragement of Western Education, as a result of bitter experience of early Muslims in the land, whose children were pulled out of Islam and Islamic culture in an exodus manner by the Church Missionary Societies, then fronting for the British colonial administration. The relevance, significance, importance, as well as prudent innovation of these Islamic Co-operative Societies can be detected in their having studied the terrains of mistakes committed by contemporary Muslims, when massive they took appearance for reality and shadow for substance. They have realized that "cut throat" interest on bank loans have created more financial problems than solved.

Many Muslims have in the process lost their homes and other valuable properties; many have committed suicide, while many are today victims of insomnia, hypertension and stroke as a result of bankruptcy. If all the above mentioned mistakes committed by Muslims inadvertently through poverty and ignorance about the dictates of their religion are considered, Islamic Co-operative Societies are, no doubt, a phenomenon in the objective set out for themselves, which can be perceived as an uphill task, accomplishable only with strong determination, tolerance and patience. The Methodology employed was document review which

centred on the activities and operations of the recent Islamic cooperative societies and their achievements.

CONCEPT OF CONVENTIONAL CO-OPERATIVE SOCIETIES

The word co-operative is coined from co-operation which means any form of two or more persons working together to achieve some aims. Such working together may be a formalized or an informal basis, economic or non-economic in nature. Therefore, a co-operative society, is an association of people usually of limited means who have voluntarily joined economic end through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking co-operative (Fajobi, 2005:1). Okeefee (1971:5) in his book stated that "A co-operative thrift and credit society is a voluntary association of individuals, united by a common bond who have joined together in order to encourage each other to save regularly part of their earnings and provide themselves with credit at a reasonable rate of interest. This definition is true of all co-operative societies with the exception of Islamic co-operative societies. Co-operative thrift and credit societies are forms of assistance and help usually given by a group in rotation among themselves to improve the economic and social well-being of their members in particular and that of the public in general.

It is a herculean task any attempt to name all the co-operative societies in Yorubaland today. Virtually, all of them adapted co-operative principles from the one written in 1844 by Rochadale. There are many variants of co-operative societies. What is common is that virtually all of them charge a reasonable interest say, 3% monthly on the loans given to their members. The general consensus from the available literature is that the formal financial institutions are not coping adequately with the financial needs of the small-scale business owners. Hence, the need for co-operative societies, according to Franz (1968:6), is the provision of funds for small-scale businesses and for raising the standard of living of the members. In fact, they could not meet the stringent conditions of banks.

EMERGENCE AND DEVELOPMENT OF THE CO-OPERATIVE SOCIETIES IN YORUBALAND

There were many forms of co-operative societies among the people but with so many disadvantages before the establishment of now adays co-operative. Nevertheless, the first successful co-operative society is Rochadale Equitable Pioneer in 1844. The Thrift and Credit Co-operative Society started in 19th century due to the poor financing ability of the peasant farmers that made Raifers Fredrick (1818-1888) reacted to the farmers' suffering and poverty and therefore, offered to alleviate their problems (Wilson, 1983:32). He discovered that there were lean years of semi-starvation and that a peasant farmer must learn to help himself and that he could never do so until he had cleared his debt and started afresh with some new sources of capital. However, none of the farmers had

anything he could offer as security for a loan. Few had even a personal character, which could give much confidence to a lender. Raifers mobilized the villagers and persuaded them to do surety for one another because he was of the opinion that not all were dishonest or careless (Wande, 2001:15). The villagers too realized that the failure of one meant a loss to all. Raiffeisen first organized the rich within the community and set up a common fund lent to the farmers without interest. This method of co-operative soon died away because they believed it was because no interest was paid on the loan. He then organized the peasant farmers to contribute funds and lend it to themselves at a reasonable interest rate (Margret, 1968:34).

In tracing the emergence of co-operative in Nigeria, Okeefee (1971:54) noted that it has been a part of our culture for a long time ago. For instance, "*Esusu*" is part of Yoruba culture and existed in 1843. According to Ajayi Crowther, (1865:34) there was a sort of small rotating credit association among the Egba. He noted that "*Esusu*" was used for contribution. The associations differ in size from place to place within Yorubaland, from few people in some places to several hundred in other areas with different qualification for membership such as sex (male or female), age, locality and occupations.

In fact, the Yoruba people have been practicing co-operative society informally before the establishment of the modern one. They have different names given to a sort of co-operation received from a group of people. For instance, the word "*owe*" connotes a kind of assistance given to an individual who needs a lot of people in carrying out certain assignment especially, a group of farmers either during the planation or harvest. Those involved in this, would do the task free of charge. Another method of assisting one another is known as "*Aaro*" which signifies a rotational help among a group of people that involved. The other method through which Yoruba people receive help is known as "*Esusu*". Other Nigeria ethnic groups, according to Anyanwu, (2004:37), call it different names. For instance, the Hausa call it "*Adashi*" while Igbo name it "*Etutu*". Ibo and Efik call it "*Osusu* or *Susu*" while "*Dashi*" and "*Asun*" are given to it in Nupe and Ishan respectively. It is a wide spread indigenous system of thrift and credit. Under this informal setting, they only pay service charges which can come in various forms. The service charge may be that one of the daily or weekly contributions may be used. The Co-operative Thrift and Credit Society resemble the *Esusu* in that it is based on regular contributions from each member. It differs from it in that the contributions are not necessarily uniform. The Co-operative Thrift and Credit Society is not self-terminating, but has an indefinite life. Instead of every member getting his loan in strict rotation at a time, he may not really need the capital, the funds of the society are used to make loans to any member who is in need of money at any time for productive purposes.

In 1926, the Department of Agriculture started to organize cocoa farmers around Abeokuta and Ibadan in Western Nigeria to sell their cocoa co-operatively. The formation of cocoa sales association soon spread through the Western provinces. The Government of Nigeria was encouraged because of the development of the farmers' co-operative to arrange for Mr. C.F. Strickland for a tour of inspection to be carried out for three months. At the end of his tour, he strongly recommended the introduction of co-operative into Nigeria. Subsequently, his report formed the commission of Nigeria co-operative movement today. He drafted a proposed ordinance and regulations which were accepted and implemented. The Registrar, Mr. E.F.G. Haig studied and modified the Indian Co-operative Societies law for use in Nigeria. He later re-organized the Cocoa Farmers' Societies. The Co-operative Societies Ordinance No. 39 of 1939 was assented to in the name of the King of England on the 3rd day of December, 1935 while the regulations came into force on the 6th day of February, 1936 (1934:45).

With the introduction of the Co-operative Societies Law, many marketing societies were registered, the first being Gbedun near Ibadan in 1937. Late Chief Akinpelu Obisesan was the torchbearer of Co-operative Produce Marketing Society Limited. Four Co-operative Cocoa Marketing Unions were registered. A period of expansion followed. The marketing unions federated to form the association of Nigeria Co-operative Exporters in 1945. It acted as a financial intermediary between the unions and the Bank of British West Africa Co-operative Thrift and Loan Societies. This was firstly established by the Roman Catholic Teachers in Abeokuta in 1940. It was purposely designed for salary earners. The members made regular thrift savings during the whole period of their employment and other savings for special purposes if they wished, such as for school fees, vacation leave etc. Loans were repaid by monthly installments while regular savings continued so that the members' capital steadily accumulated against their retirement and old age (Andrew, 1995:52).

EVOLUTION OF CO-OPERATIVE IN ISLAM

Application of a united front in achieving any set objective is a directive from Allah. His unity is established in all matters, yet He uses the royal "We" (*nahnu*) to affirm the significance of unity and co-operation. As a result, the opening chapter of the Qur'an, a compulsory recitation in all obligatory ritual prayers, features collectively in the Muslim praises and glorification of Allah: *Iyyāka na'budu, wa iyyāka nasta'īn* (it is You we worship, and it is You we ask for help). *Ihdināṣ-ṣirāṭal-Mustaqīm* (guide us to the right path). Allāh uses the personalized emphatic pronominal particle, only for assertion (insistence upon the recognition of one's right), especially where the message cannot be contested by anyone. Similarly, the requested vocative particle *Rabbana* (our Lord), according to 'Abdul Bāqī (1986:293-295), occurs in the Qur'ān about one hundred and ten times.

The significance of *Jamā‘ah* (congregation) is further explained by the Prophet Muḥammad (SAW) in a number of traditions related from him by his companions and their followers, especially in the ḥadīth about obligatory prayers observed congregationally, which according to him, attracts about ten times more than the reward for those observed individually. It is as a result of the inherent power in a collective undertaking that Allah has strongly advised Muslims to “hold firmly to the rope of Allāh (i.e. covenant of the Qur’ān) and do not become divided” (Q3:103)

Allāh has realized the dangers contained in the disunity of the community, especially, when bad imitations of the Western culture had derailed the chariot of the early generations. Consequently, the Muslim community was advised to remember Allāh’s favour by His having saved it from the dungeon of fire (worst suffering) into which it was on the verge of falling into. It is the comprehensive guidance provided in the Qur’ān now referred to in the verse as having saved the community.

The civilization brought to African society has consequently deceived Muslims into taking appearance for reality, has lured them into regarding true guidance as error and indecency as fashionable and splendid. As a result, the declaration came from Allāh thus:

Say (O Muḥammad), not equal are the evil and the good, although, the abundance of evil might impress you. So fear, O you of understanding that you may be successful (Q5:100).

Obviously, before the evolution of interest – free bank loans about two and half decades ago, a great number of Muslims had been led astray by the satanic adage, invented to delude the Muslims, particularly in the South-western part of Nigeria, which says: “*Eni ba tele ti sunnah, ki o to lowo di ojo agbende*” meaning: whoever follows the *sunnah* shall remain poor until the Day of Resurrection. The intimidating satanic utterance about poverty propels many people especially the local ‘ulamā’ to indulge in all forms of syncretism. Concerning this, Allāh says:

Satan threatens you with poverty and orders you to commit evil deeds whereas Allāh promises you forgiveness from himself and bounty, and Allāh is All-Sufficient for His creatures’ needs, All-Knower (Q2:268).

Poverty is, therefore, a weapon used by Satan to attract those of weak faith to his side. He also uses several devices to lure people into delusion. A glaring example is extravagancy, usury, drinking alcohol, womanizing, expensive birthday anniversary, funeral ceremony, house – opening, ostentatious display of social, economic and religious achievements – all of which the Muslim borrowed from the West. It is through this process that the Muslims are deluded by the devilish imitation of the imported western cultures (Qarḍāwī, 1966:13).

POVERTY LEVEL IN YORUBALAND AND THE MUSLIMS

Although, poverty affects Nigeria as it does other Nations of the World, its prevalence in the country is alarming to the extent that no government comes into power without introducing one kind of poverty reduction programme or the other. Yorubaland also is affected by poverty but the extent of it is presented in the table and the chart below:

Table 1: Poverty Level Indicators in Yorubaland from 1980-2010

Year	Poverty (%)	Total Population (Millions)	Population in Poverty (Millions)
1980	9.37	18	5.4
1985	13.5	28	7.2
1992	16.2	36	9.5
1996	18.5	40	10.3
2004	20.4	46	12.7
2010	23.7	52	18.4

Source: National Bureau of Statistics (2012)

Table presents the poverty level in Yorubaland. Poverty level in 1980 was 9.37 percent but increased to 13.5 percent in 1985 and continued to increase to 16.2 percent in 1992. It rose to 18.5 percent in 1996 while in 2004, it also increased to 20.4 percent. It reached a peak of 23.7 percent in 2010. This was more than double its 1980 level.

It is saddened to note that in the early sixties, certain Muslim Relief Organization and Welfare Foundation was established with its headquarters in Lagos. There was a massive support for it until it turned out to be a “kangaroo” body of corrupt elements. A similar group of gangsters arose, also in Lagos – FORUM – with its head office at Allen Avenue, Ikeja, Lagos. The deceptive “off – front” on deposits was so fantastic that many participants were impoverished at the end of the day. On the contrary, among the early existing Islamic Welfare Foundations that operated with the piety and pleasure of Allāh, according to Raji (2011:14), specifically in Kwara State is IWF with its centre on Taiwo Street, Ilorin. Besides giving fellowship awards and scholarships to the children of the poor parents, individual members have built mosques, dug bore holes, sponsored Muslim on *hajj* and *‘umrah*, paid hospital bills of poor Muslim patients, organized frequent visit to sick Muslims in the hospitals, provided food for prisoners in the prison-yards as well as a host of other humanitarian services.

METHODOLOGY: DOCUMENT REVIEW

CO-OPERATIVE SOCIETIES IN AN ISLAMIC ECONOMY AND THEIR CONTRIBUTIONS

Obviously, Islam encourages co-operation in all that lead to righteousness and piety but the conventional co-operative societies are not acceptable in Islam. One major reason for the unacceptability of this system is the existence of interest for members who are provided with loans at a reasonable rate. The Islamic economic system prohibits interest, simple and compound.

Co-operative societies, according to Stoddard (1981:5), can be organized in a non-interest way. There are many Islamic Co-operative Societies which give loans without interest to their members. They buy land, buildings, foodstuffs, oil, transportation (Okada and Tricycle), domestic items (Television sets, Generating sets, Refrigerators, Computer sets, Vehicle tyres etc.) and profit realized from these commercial transactions are given as dividends to members. Many members have become landowners and landlords or landladies through the activities of co-operative societies. Al-Ḥayat Relief Foundation, according to Azeez and Salako (2007), was founded on Saturday 15th March, 1997, As-Salām Development Foundation was established in September 15, 1999 and University of Ibadan Muslim Co-operative Society was established in January, 2002 are some of the examples. Many of their members have acquired different assets through their activities.

It is worth mention that Islamic co-operative societies can make use of the Islamic financial products and services such as *muḍārabah* (combination of entrepreneurship and capital), *mushārakah* (partnership) – based certificate, *wakālah* (agency) treasury certificate, *ijārah* (leasing), *ijārah wal-‘iqṭinā’* (hire purchase), *istisnā’ sukūk* (Islamic bonds for manufacturing/construction), *salam* sale (advance payment), *murābahah* (cost +mark-up) and *musāwamah* (haggling). *Qarḍu Ḥassan* (good loan or interest –free loan) (Doi, 1984:328-373) can be given out to members by Islamic co-operative societies whereas the former pay only the service charge. Sometimes, people venture into small borrowing when they have pressing needs which must be satisfied. Such pressing needs include sickness, accidents among others. Whether ready money is at hand or not, their needs must be met. The next is to turn to money-lenders who wear unsympathetic outlook and do not care for the borrowers. In this situation, Islam wants lenders to be merciful to the borrowers by giving them an interest free loan. They are enjoined to give them respite if they are not able to pay as and when due (Mohieldin, 2011:8).

Obviously, it is allowed in Islam to give loan without interest. What is forbidden is loan with interest no matter how small the interest is. Another method which Islam approves to assist the needy is to give loan without any returns in terms of interest or profit as the financier takes

back his only capital without any reduction or increase in his capital (Q2:245, Q5:12, Q57:11, Q57:18, Q64:17, Q73:20 etc.)

Qard ḥassan expresses the spirit of co-operation and brotherhood. An account can be created for this purpose whereby conscious Muslims and good people would deposit part of their cash or earnings into this account so as to give free loans to underprivileged people. Such funds should not be squandered, embezzled, or used in an inefficient way. Efforts should be made by the managers of the funds to make sure that beneficiaries pay back the loans to give other people the opportunity of benefitting from such good loans. There must be a monitoring committee that will be in charge of overseeing the activities of the fund users in order to make sure that funds taken are used for the purpose for which they are given.

Islamic co-operative societies have engaged in so many programmes such as buying land, constructing buildings, cars etc. for their members at an affordable price in form of *murābahah* (cost + mark-up), *ijārah* (leasing), *Ijārah wal-‘Iqtinā’* (hire purchase), *mushārah* (partnership based certificate) etc (Khan, 1994:9). The members are allowed to repay it install-mentally. It is compulsory for the members of Islamic co-operative societies to pay the loans in line with the prophetic tradition which says:

Whoever takes the money of the people with the intention of repaying it, Allāh will repay it on his behalf (i.e. Allāh will assist him to get a way to pay it), and whoever takes it in order to spoil it, then Allāh will spoil him (Aḥmad, 1979:12).

Islamic co-operative societies have made the unbanked population (mostly the vulnerable poor) bankable through benevolent financial services such as *Zakāh*, *Ṣadaqah*, *Waqf* and *Qard al-Ḥassan* which are instruments of redistribution of the wealth among the society. Both risk-sharing financial instruments and redistributive instruments complement each other to offer a comprehensive approach to eradicating poverty and to build a healthy and vibrant economy. Therefore, the affluent Muslims, the policy makers in Muslim countries who are serious about enhancing access to finance should exploit the potential of Islamic instruments to achieve this goal (Chapra, 1979:51).

Islamic co-operative societies create risk sharing contracts with firms, particularly smaller firms, and individuals. The borrowers are responsible for a portion of the risk and not all of it. This encourages more economic activity on the part of the poor while the lenders will be more cautious as they are partner in the project with borrowers and shoulder some portion of the risk with the borrower (Fahim, 1985:14). They will also be motivated to continue monitoring the borrower and provide technical assistance to the borrower. This will increase success rate of projects.

Islamic co-operative societies used to help the needy fellow people by establishing better relationship among the poor and the rich among them.

They assist people in mobilizing wealth among all people in the society for the purpose of performing good deeds that are encouraged and appreciated by Allāh and His Messenger. Through these activities, they have strengthening the national economy, facilitating the poor to create new jobs, market and business ventures by using their merits, skills and expertise, establishing a caring society, eradicating unemployment problem from the society and removing social and economic discrimination from the society. They also used to provide small consumer and producer loans and, in some cases, engage in profit-sharing activities with small producers and firms. These funds are usually associated with well-to-do people in local mosques or other religious organizations (Haqq, 1996:42).

Some Islamic co-operative societies have established micro finance banks. For instance, Al-Ḥayat Micro-Finance Bank was founded in Ijebu-Ode in 2013 while Al-Jāiz has been granted license to operate as an Islamic bank this year. Monitoring and good knowledge of the borrower reputation are considered before they give loans. Collateral is required as a prerequisite for a loan. They are excellent venues for supporting Small Medium Entrepreneurship (SME’s) and penetrating to lower income levels that are deprived of financial resources.

They used to embark on *Waqf* through the donation of non-perishable wealth from well-to-do people for philanthropic purpose which involves the availability of the four major components of *Waqf*. These include the founder, the beneficiaries, the trustees and the endowed capital itself (Ibn Taymiyyah, 1982:42). Once it is established, it becomes Allāh’s property which is monitored by honest caretakers with legal identity and efficient administration. On how the revenue from *Waqf* should be spent, is to be based on the founder’s aim. Social services such as food, shelter, health, and education are provided through *Waqf* (Siddiq, 1981:12).

Through Islamic co-operative societies, many members too numerous to mention here have benefitted immensely in cash and kind. Some of the benefits accrued to them by being members of the co-operative are as follows:

- Buying and acquiring residential houses and commercial houses for rent
- Buying and acquiring hectares, acres and plots of land through loan without interest
- Buying and acquiring electronic gadgets such as television, mobile phones, computers, radios, washing machines etc.
- Sponsoring on *Hajj* and ‘*Umrah*
- Paying school fees with ease
- Buying and acquiring foodstuffs and household utensils with ease
- Purchasing and acquiring cars of their choice
- Buying rams for worshipping Allāh during ‘*īdul-Adḥā*

- Buying and acquiring foodstuffs and beverages for themselves and their relatives during and after Ramaḍān etc.

CONCLUSION

The desire to establish Islamic Co-operative Societies in helping to alleviate poverty among Muslims in particular and the entire world in general through the development of Islamic economy and social values have been briefly discussed. The arduous task which lay on the ambition of Islamic Co-operative Societies which operate in a difficult terrain has been explained. Despite the fact that these societies operate in line with Allāh's dictates, they are being perceived as enemies of civilization. They need to carry on their laudable efforts with strong determination, sincerity, honesty, courage and patience.

It is only Allāh that stands alone as no one can be self-sufficient. Human beings will always need the assistance of other people in one way or the other. Therefore, there is need for co-operation which must be done in a way that will not go against the dictates of Allāh. Islam encourages co-operation but the conventional co-operative societies are not acceptable in Islam due to the existence of interest in their operation as their members are provided with loans at a reasonable rate of interest. In fact, Islamic economic system prohibits interest, simple and compound. The western oriented co-operative societies are prohibited for they transact business on non-*Shari'ah* compliant products such as alcohol and swine. Finally, the promise of Allah which shall not fail, is sought for the Islamic co-operative societies that help in the establishment of His cause. With Allāh on their side, nothing shall be difficult to achieve.

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