



Islamic Solutions to the Socio-Economic Transactions Dilemma between Kaduna Electricity Distribution Company (KAEDCO) Staff and Muslim Customers in Gusau Metropolis

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Abstract: This paper aims to explore a means of establishing a better customer relationship between the Kaduna Electricity Distribution Company (KAEDCO) Staff and the Muslim customers in the Gusau metropolis by offering proper solutions from the Islamic point of the principal and factors of Islam. However, sometimes in solving Islamic-related issues, some solution has to be derived from the conventional relations has to be the existent problems. It also aims at exposing the two parties the some economic transaction either principles and values laid down by the Islamic shari'ah that will inevitably if well implemented be the final solution to the existing between the two parties. The researchers employed both survey and quantitative approaches of collecting data through an interview to get responses from the relevant stakeholders similarly, literary works were also consulted from libraries, journals, conference papers, social media platforms, etc. The findings of the study revealed the following as a proper solution to the transaction dilemma between the parties as follows: strict adherence to the teachings of the Qur'an and Sunnah. Strict correspondence to the regulation laid in the NERC, NEMSA, KAEDCO regulations etc. Also, there should be full emulation of the lifestyle of the prophet Muhammad (S.A.W) as described by the Qur'an. Similarly, there should be full observance of the principles, views, and opinions of Muslim Jurists among the early and contemporary Muslim Scholars. Finally, the paper identified the solution to some of the Mu'amalat challenges between the (KAEDCO) staff and the Muslim customers in Gusau Metropolis.

Keywords: Islam, Solution, Dilemma, Transaction, Social, Economic.

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INTRODUCTION

All praises, thanks, adorations and glorifications are due to Allah, the Ever-lasting King the one who created the heavens and the earth and has made man as His vicegerent on earth through the elevation of his status above other creatures by virtues of knowledge and the use of mental faculty of reason (*Aql*). From time immemorial, mankind was

bestowed with an uncountable number of blessings and bounties by Allah to utilize all natural resources around them as a means of earning livelihood. The religion of Islam gave an open license for its adherents to participate in trading activities and other commercial transactions with one another most perfectly and decently. Rights, dignity and the wealth of one another should be protected and all

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forms of contract should be in line with the principles of Islamic *Shari'ah* laid down by the Qur'an, the prophetic traditions and teachings of the Muslim Jurist. Islam as a perfected and completed religion made provisions for peace and reconciliation upon all matters of dilemma, grief, worry, etc. Therefore, in all the problems facing the Islamic *Ummah*, solutions have to be derived from the main sources of Islam. May the peace and salutations be upon our noble Prophet Muhammad (S.A.W), his family, companions and all those who follow him in goodness till the Day of Judgment. The life and character of the property are the bedrock for the Muslims to establish their lifestyle, particularly in a matter of mutual dealings with one another. Islam also as a chosen, complete and perfected religion is a complete and comprehensive solution to the entire affairs of mankind on earth. Based upon this background the paper wishes to offer some proper solutions to the socio-economic transaction dilemma between the Kaduna Electricity Distribution Company (KAEDCO) staff and the Muslim customers in the Gusau Local government Area from the Islamic point of view.

A Brief Overview of Electricity in Gusau Local Government

Electricity supply was introduced to Gusau town under the then-defunct Sokoto province protectorate at the same time it was introduced to Birnin Kebbi and other parts of the present Kebbi and Sokoto state. The introduction of electricity in Zamafara is associated with the emergence of industries, and factories as well as the existence of a railway line station that connected Kaura Namoda, Gusau, Funtua Zaria and Kaduna. Another factor that contributed to the early presence of electricity in the area was the establishment of the Zamfara Textile industry located along Zaria-Funtua way [1]. The Muslims were the first to lay down the foundation of Gusau town as a result of the migration of some scholars from *Wonaka* a historic village. In 1996, Zamfara State was created by the then Head of State and Commander-in-chief General Muhammad Sani Abacha and Gusau became the capital Headquarters of the State [2]. The metropolitan area of Gusau town comprises of some prominent areas such as *Gada-Biyu, Tudun-wada, Sabon Gari, Samaru, Unguwar Gwaza, Labin-Labin, Damba, Canteen Daji, Igbo road, Premier Road, Birnin Ruwa, Awala, Mareri, Barakallahu, Janyau, Hayin Malam Sani, Dabbakal, Fira da kwadi, Yan Dorayi, Tsuani, Hayin Dan Hausa, Kofar Jange and Sha'iskawa* among others [3]. Its diverse ethnic population consists of *Hausa, Fulani, Yoruba, Igbo, Igala, Gwari, Nupe, Dakarkari*, and

another minor ethnic groups. The majority of the population were Muslims of different tribes, cultures, and ideologies. There is an old-age relationship between the Muslims residing in the area and the electricity company that operates in the state. Kaduna Electricity Distribution Company (KAEDCO) took over from the Power Holding Company of Nigeria (PHCN). Though the company keeps on changing names their principles, mode of transactions, nature of electricity and hours of supply almost look alike.

Adherence to the Islamic principles of Mu'amalat and moral thought in the Qur'an

Qur'an is the Book that contains the words of Allah; it lays down for mankind the law and commandments, codes for their social and moral behaviour, and contains a comprehensive religious philosophy. In this regard, Allah (S.W.T) says in the Glorious Qur'an.

Indeed we have left nothing untouched in this Book (Qur'an) [4].

Therefore, man is urged to hold the Glorious Qur'an as his guide on morality and at the same time to apply its teachings in all aspects of his life. The Quran presents lessons of high morality concerning the world and people, it teaches all the moral qualities, ethics and principles that a believer is expected to follow for the salvation of his soul. Mankind was urged by Allah (S.W.T) to exhibit all sense of moral consciousness when dealing with one another. It is based on this that Allah (S.W.T) asked the believers to emulate the lifestyle of His noble Prophet Muhammad (S.A.W) in all their affairs.

Similarly, most of the verses of the Glorious Qur'an contain such moral qualities of the believers as praiseworthy attributes and also express the immoral ones as a blameworthy attribute for the Muslim to shun them. Qur'an as a Book of guidance is a direct and unambiguous message. It explained every aspect of life Innermost perfect, concise and clear manners. The entire Qur'an contained the moral lesson either in relation to the Creator or the created being. Qur'an as book of guidance contains a lot of teachings on the moral qualities of the believers that if the two parties should be followed there transactions will be safe and peaceful without further grief. Some of these moral teachings include:

Respect and Honour: Muslims were enjoined by Allah (S.W.T) to exhibit all forms of respect and honour one another in all their dealing, mankind is highly honoured and raised high to a very esteem

¹ Muhammad Sani Ibrahim, (73 years), Retired civil servant, Interviewed at his residence, Shabanke Area, Gusau

² Hajija Luba Muhammad, (61 years), Business woman, interviewed at Tudun Wada, Gusau

³Liman Muhammad Nasir, (67 years), Imam, interviewed at his Islamiyyah School, adjacent Filin Jirgi, Gusau

⁴ Qur'an 6:38

level by Allah (S.W.T) and therefore need to be honoured and respect, irrespective their nature, age deformity or physical disabilities, orphans, poor and needy e.t.c. Allah (S.W.T) says in the Glorious Qur'an:

Indeed, we honoured the progeny of Adam, and have them across land and sea and provided them with good things for their sustenance and exalted above many of our creatures [5].

Justice: In Islam justice is the quality of being right and fair to everyone both in speech, rational, action, settlement, or making judgment. Muslims should not be partisan or partial to doing injustice when passing a judgment between two parties.

Surely Allah commands you to make over trust in their owners and that when you judge between people you judge with Justice; Allah admonishes you with what is excellent surely Allah is seeing, Hearing [6].

Humility: Another moral in the Glorious Qur'an is humbleness and tranquillity: this includes all aspect of self-respect, self-defence, self-contentment and self-esteem in all conditions. Therefore we should always lower our wings of mercy in dealing with one another our hearts should be clean and open in dealings with other Muslims, Allah (S.W.T) says:

And turn not your face away from men with pride, nor work in insolence through the earth. Verily, Allah likes not each arrogant boaster [7].

Truthfulness: Truthfulness is another moral teaching of the Glorious Qur'an that believers should maintain their words whenever they want to talk about someone or something. Allah (S.W.T) says:

Verily! The hearing, and the sight, and the heart, of each of those you will be questioned (by Allah) [8].

Trustworthy: This is another moral quality of the believer in the Glorious Qur'an; Muslims should be good and trust, whenever someone trusts you should deliver his trust. Both two parties should fear Allah and rely upon Him in all circumstances. Allah (S.W.T) says:

Surely Allah commands you to make over trust to their owners and that when you judge

between people, you Judge with justice; Surely Allah is Seeing and, Hearing [9].

God Consciousness: This is another moral quality in the Glorious Qur'an and that consciousness will help the believers to feel the presence of Allah (S.W.T) at all times and always in pleasure above the pleasure of all others. Allah (S.W.T) says;

O you who believe! Fear Allah and speak the right words [10].

Adherence to the Islamic law of Mu'amalat in the prophetic traditions

Hadith or Sunnah of the prophet Muhammad (S.A.W) contains the sayings, deeds, actions, practices and the tacit approval of the prophet Muhammad (S.A.W). Hadith or Sunnah of the prophet (S.A.W) is, therefore, the source of Islamic Shari'ah as well as the source of Islamic morality. This is because it contains what the prophet said we shall do or we shall not do, what He did, what He asked someone to do, or what someone did but He didn't say anything about it [11].

The best and most excellent characters are to be found by all the Muslims in the life of Prophet Muhammad (S.W.A), Allah (S.W.T) expresses verses that His Prophet possessed good virtue and moral characters for the believers to emulate. Allah says in the Glorious Qur'an

'Indeed', Good behaviours, good culture, good examples are there in the prophet (S.A.W) for those.... [12]

Furthermore, Prophet Muhammad (S.A.W) in many of his traditions explains that the believers are brothers to one another; they should settle and reconcile all their grudges and grievances under the tenets of Islam. The Prophet (S.W.T) says:

The believers are but brothers, so make a settlement between your brothers. And fear that you may receive mercy [13].

In another tradition, *Abu Musa al- ash'ri* reported the Messenger of Allah's sayings:

A believer is like a brick for another believer, the one supporting another [14]

Similarly, *Nu'man Bin Bashir* also reported the Prophet (S.A.W.) saying:

⁵ Qur'an 17: 70

⁶ Qur'an 4:58

⁷ Qur'an 31: 18

⁸ Qur'an 17:36

⁹ Qur'an 4:58

¹⁰ Qur'an 33:70

¹¹ Abubakar M., (2023), Islamic Solution to Moral Decadences of Muslim Youth in Funtua Local Government, B.A Project submitted to the Department of Islamic Studies, Federal University, Gusau, np., np.,

¹² Qur'an 33:21

¹³ Qur'an 49: 10

¹⁴ Sahih Muslim book 32: No. 6258

The believers are like one person; if his head aches, the whole body aches with fever and sleeplessness [15].

Adherence to the Islamic law of transactions by the Muslim jurist

Fiqh technically is often described as the human understanding and practice of the *Shari'ah* that is human understanding of the Divine Islamic law as revealed in the Qur'an and *Sunnah* [16].

Imam *Malik bn Anas* considered the good [17] character of the people *Madinah* as a source of Islamic law. Why because they are predecessors of the companions who witnessed the presence of the Prophet Muhammad (S.A.W). The ability of humans to distinguish between right and wrong is due to the fair-mindedness that exists in all reasonable men. It is the basis of what we call morality which is the distinction between right and wrong. There are very few philosophers and jurists that support the concept of law blended with morals in Islamic Jurisprudence. Moral lessons Islamic jurisprudence includes. Muslim jurist devoted their lives towards exertion an effort to find solutions to the problems that may likely arise within the premises of Islam. Uncountable numbers of books have been published in different areas of Islamic scholarship to address certain issues faced by the Muslim *Ummah*. They devoted a lot of chapters discussing issues related to the socio-economic transaction in Islam. Similarly, in this contemporary period, a lot has been written by the prominent scholars on the aspects of transactions. Books like *Bulug al-Maram, idhiyyah, minhaj al-Muslim, Sahih al-Buhari, Sahih al-Muslim, Kitaab al-Kaba'ir, Muwatta of Imam Malik*, al Bidayatul Mujtahid and many more Islamic Books have dedicated a number of chapters on the aspects.

Emulation of the lifestyle of the Prophet Muhammad (S.A.W)

Prophet Muhammad (S.A.W) was careful about individual differences, and was able to understand the social psychology, as well as the individual characteristics of the people who made up the society [18]. And thus used different methods to interact with one another. He possesses all the moral virtues and qualities needed by all Muslims to emulate. He is the best of all the human creatures and his life patterns are worthy of emulation by all

humans. Allah (S.W.T) described him with the best of the qualities and good morale. Allah (S.W.T) says in the Glorious Qur'an:

And most surely you conform (yourself) to sublime morality [19].

The above-mentioned verse expresses the possession of good moral virtues by the Prophet which are his traits to be admired by the people of other religions and the unbelievers. Therefore, any Muslim who wishes to be good in moral attitudes should study the life of the Prophet (S.A.W) as instructed by Allah (S.W.T) in the glorious Quran [20]. The prophet Muhammad (S.A.W) was described as *Uswah al-Hasanah* for those whose hearts felt for Allah and the Last Day. Allah (S.W.T) says:

Certainly, you have in the Messenger of Allah an excellent example (beautiful pattern of conduct) for him who hopes in Allah and the Last Day, and remembers Allah much [21].

The above-mentioned verse also commands the believers to copy and emulate the life pattern of the Prophet (S.A.W) for he possesses the characters that are worthy of emulation. It is therefore necessary for all Muslims in all their affairs to follow strictly the teachings of the Qur'an and the lifestyle of the seal of the Prophets (S.A.W).

Adherence to the principles of Islamic work ethics in the Qur'an and Sunnah

Islam is a well-perfected and systematic religion; every aspect of religion has been diligently and carefully designed in accordance to its principles, nature and needs. The issue of work or employed services related to both the lessor and lessee has been extensively discussed by the Qur'an, the Sunnah and the work of Muslim jurists. Islam laid down basic principles and rules related to work ethics. Moral values, rules, and professional ethics are not new topics in Islam but rather have been stressed in the original Islamic source which is the Holy Quran and the pure Sunnah of the Prophet. Islamic scholars have revealed the performances/ characteristics that Islam expects from an employee from these two valuable sources. Some of these include first efficiency and workmanship. Efficiency in performance and perfection at work are both important matters in the Islamic and human perspectives [22]. Trying to be efficient and perfect at

¹⁵ Sahih Muslim Book 32: No. 6260

¹⁶ Ibid

¹⁷ Ibid

¹⁸ Qamar-ul Huda, "Peacebuilding: A Collection of Stories and Anecdotes from the Prophet Muhammad's Life. United States Institute of Peace Religion & Peacemaking Center, September 15, 2012

¹⁹ Qur'an 68: 04

²⁰ Agaji J.A and Sarkin Gobir G., (2023), Mu'amalat Challenges between Kaduna Electricity Distribution Company (KAEDCO) Staff and Muslim Customers in Gusau, *Global Academic Journal of Humanities and Social Sciences*, pp. 261-267

²¹ Qur'an 33: 21

²² Dr. Ransome Owan, (2008), NERC Gazzete; Multi Year Tarrif Oder, dated 27th June, 2008

work is in the Sunnah of the prophet Mohammed. He used to urge his companions and followers to improve the work under their hands by saying that "God Almighty will be pleased with those who try to do their work perfectly". Of course, one may say that we are not perfect and cannot do everything perfectly. However, this statement does not tell us to be perfect in everything, it calls us to take the tasks we have been assigned as our tasks and do the jobs according to that. By considering while completing that task if you make a mistake or fail in that task it will affect the workplace that you are in negatively.

Strict Compliance to the Regulations of the Nigerian Electricity Regulatory Commission (NERC)

The Nigerian Electricity Regulatory Commission is an independent body, established by the Electric Power Sector Reform Act of 2005 to undertake technical and economic regulation of the Nigerian Electricity Supply Industry. The Commission is to, among others license operators, determine operating codes and standards, establish customer rights and obligations and set cost-reflective industry tariffs. The Commission has its headquarters in Abuja and currently has a presence in most states of the country through its Forum Offices which function as the first level of escalation for customer complaints that are not resolved by the electricity distribution companies (DisCos).

Since its inception, NERC has recorded significant achievements including the expansion of capacity and network by the issuance of licenses for electricity generation, transmission and distribution, as well as the development of industry codes and standards, market rules and a multi-year tariff order. In addition, the Commission has issued various regulations and orders that have created an attractive and stable electricity market in Nigeria. These achievements have been made possible by ensuring that market transactions are rule-based and regulatory interventions are preceded by robust consultative and stakeholder engagement. These qualities of transparency, fairness and accountability are critical to NERC as an independent regulator. They were also to ensure transparency, fairness and accountability [23]. Therefore, if the two parties could adhere strictly to their rules as an arbitrator and reconciliation forum, many problems would be solved, Insha Allah.

Compliance to the Regulations of the Nigerian Electricity Management Service Agency (NEMSA)

The Nigerian Electricity Management Service Agency (NEMSA) is established by the NEMSA Act. 2015 to carry out the functions of enforcement of technical standards and regulations, technical inspections, testing and certification of all categories of electrical installations, electricity meters and instruments to ensure efficient production and delivery of safe, reliable and sustainable electricity power supply and guarantee the safety of lives and property in the Nigerian electricity supply industry (NESI) and other allied industries workplace and premises [24].

Similarly, the priority of the agency is to have electricity networks that are stable, safe and reliable. NEMSA also strive to ensure zero incidences of electrical accidents, energy accountability, eliminate substandard electrical equipment and materials and rid the system of quack electrical installation personal contractors.

FUNCTIONS OF NEMSA

- 1- Quality Service and Safety
- 2- Testing and Certification of all Electricity Installation
- 3- Technical Inspection
- 4- Ensuring Technical Standards and Regulations
- 5- Meter Testing and Certification
- 6- Certification of Electrical Contractors

CONCLUSION

The paper has presented and discusses many issues related to the means of finding a proper solution to the grief between two parties. A lot has been cited from the findings of the work as remedies to the socio-economic transaction dilemma between the Staff of the Kaduna Electricity Distribution Company (KAEDCO) and the Muslim Customers in the Gusau Metropolis. Background knowledge necessary for a proper understanding of one another has been expatiated from the Islamic point of View and other conventional strategies established by the Federal Ministry of Power to end disputes in power sector. It can be concluded from this article that strict adherence to the teachings of the Glorious Qur'an, Sunnah, scholars of jurisprudence, principles of *fiqh al-Mu'amaat*, emulation of the life pattern of the Prophet Muhammad (S.A.W), teachings of Islamic work ethics, etc. remained the primary source to derive solutions to any form of socio-economic and religio-political problems in our society. The authors

²³Ibid

²⁴Nigerian Electricity Regulatory Commission, Regulations On National Content Development For The Power Sector, website, retrieved.....17/11/2023

also elucidated the relevant aspects of conventional methods to be adopted in ending the electricity disputes such as compliance with the rules and regulations laid down by the National Electricity Regulatory Commission (NERC), National Electricity Management and Safety Agency (NEMSA), Consumer Protection Council (CPC), Public Complain Commission and the ethical procedures and conditions governing the work of Kaduna Electric.

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