A Faith-Based Framework for Mitigating Corruption in Nigeria; An Islamo-Christian Perspective

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Abstract. This paper investigates coeruption using Islamo-christain perspectives. It seeks to answer question, such as why the previous anticorruption efforts failed? What causes the failure? How a lasting solution to the menace can be achieved? The study employed qualitative research methodology and collected data from Islam and Christian scriptures, opinions of practicing Muslims and Christians through interviews, articles from academic database and cases of corruption in Nigeria. The data was analysed thematically. It is discovered that negligence of religious injunctions by Muslims and Christians contributed significantly to moral deterioration in Nigeria which consequently led to the corrupt Nigeria.

Keywords: orruption; Islam dan Quran; Christianity and Bible; accountability

Abstrak. Makalah ini menyelidiki korupsi dengan menggunakan perspektif Islam-Kristen. Makalah ini berusaha menjawab pertanyaan-pertanyaan seperti: mengapa upaya-upaya anti-korupsi sebelumnya gagal? Apa yang menyebabkan kegagalan tersebut? Dan bagaimana solusi jangka panjang untuk mengatasi ancaman tersebut dapat dicapai? Penelitian ini menggunakan metodologi penelitian kualitatif dan mengumpulkan data dari kitab suci Islam dan Kristen, pendapat para pemeluk agama Islam dan Kristen melalui wawancara, artikel dari basis data akademis, dan kasus-kasus korupsi di Nigeria. Data tersebut dianalisis secara tematik. Ditemukan bahwa pengabaian perintah agama oleh umat Islam dan Kristen memberikan kontribusi yang signifikan terhadap kemerosotan moral di Nigeria yang pada akhirnya menyebabkan Nigeria menjadi negara yang korup.

Kata kunci: korupsi; Islam dan Al Quran; Kristen dan Injil; akuntabilitas

Introduction

Nigeria is a nation in Africa with an abundance of natural resources, including limestone, coal, tin, iron, natural gas, and fertile land. Unfortunately, the country has had economic problems from its inception as a result of poor leadership. The country is not rightly benefiting from its multitude of resources. Hence, conversations against corruption are common in Nigerian news organizations, educational institutions, and general public spaces. The issue of corruption is as old as the nation itself because it dates back to the period of colonial conquest and eventual independence in 1960. Poor leadership and mismanagement are believed to be the major factors responsible for the problem, owing to the fact that bad leadership and corruption have been friends, and both work to strengthen one another. However, the cultural diversity of the nation contributes negatively to the nation's loss of status and fortune.

In the time when Nigeria was not under colonial rule, all regions operated independently until 1914, when the four regions of the country were amalgamated by the colonies to form one and united Nigeria. This brought the diverse community, who are of different religions, thoughts, and beliefs, into a single entity compelled to live and act the same (Abumere, 2024). Their togetherness creates competition; each tribe and region competes to occupy important national positions to have an advantage over its counterpart. This led to inappropriate appointments and nominations of undeserved persons over qualified ones based on tribalism and regionalism. Mai-Bornu (2024) asserts that after Nigerian independence in 1960, things continued to go that way to the extent it led the country to its first civil war, which historians described as a breeding ground for ethnic violence and purely ethno-regional. Hence, the genesis of Nigerian problems, including corruption, erupted therefrom, thereby spilling over to various sectors of the Nigerian economy.

On the other hand, Nigerian politicians who hold public office are occupied with embezzling the nation's wealth for their benefit at the expense of ordinary residents. In order to confront this persistent threat, successive governments launched a number of initiatives, which eventually resulted in the establishment of commissions and agencies to handle this issue. For this reason, organizations like the Economic and Financial Crimes Commission (EFCC), the Independent Corrupt Practices Commission (ICPC), and the Federal Code of Conduct Bureau were established (Mohammed, 2024). The commissions were tasked with handling financial issues and misappropriation per the constitution. However, the agency's accomplishments and outcomes have not, in all practical senses, fulfilled the reason for their founding. In keeping with the previous, this research paper aimed at using religious prohibitions against corruption found in Islam and Christianity, the two most popular religions in the nation, to address this persistent issue, as the constitutional provisions have proven insufficient over time.

Because of its close connection to economic growth, corruption is a significant societal phenomenon that has drawn significant attention from academics, governments, and organizations. The literature in the social sciences suggests that corruption is a complicated topic that defies a single and all-encompassing definition because of the numerous forms it takes. Until now, studies on corruption have concluded that because of its pervasiveness, it resists a single definition that can adequately explain it from all angles. Udude and Onwe (2024) stress that there is no universally accepted definition of corruption; researchers have instead defined it in light of their own experiences and perspectives. Syarbaini et al. (2024) suppose that the English term corruption comes from the Latin word 'corrupts,' which is adopted as corruption in English. Edinoh et al. (2024) assert that corruption is the distorting of integrity or affairs by favoritism, bribery, moral decay, and societal impurity. To Akinola and Ogunleye (2024), corruption is described as a man's attempt to achieve wealth or the use of illicit methods to obtain wealth or influence at the cost of improving society. Dathe et al. (2024) opine that corruption entails the misuse of authority for personal gain or exploitation of a position of authority, resources, or facilities for one's private gain or a potential conflict of interest between public and private interests. It further includes exploiting contributions from several sources, such as individual donations and community money, to favor one's firms.

Teramura et al. (2024) argue that corruption is merely the act of corrupting something or the state of being dishonest, impure, and corrupt. According to Onwuka (2020), corruption is the abuse of a position of power or public office for one's personal, financial, or social benefit at the expense of others. In addition, it encompasses misappropriation, nepotism, and bribery. Lastly, the World Bank's (WB) famous definition of corruption describes it as the misuse of public office for personal gain. Considering the previous conglomerate definitions of corruption, it will be understood that corruption can be best described, not defined. Therefore, it can be described as the act of a person or group of individuals breaking or manipulating established laws and regulations in order to further their interests at the expense of others. However, going by the said definition, corruption can be seen as a complicated phenomenon that is subject to multiple perceptions, all of which may be accurate at the same time. For example, two people might disagree on whether the letter in parenthesis is an em (M) or a double-u (W), most likely because one sees it upside-down and the other sees it the other way around. Both people are correct in what they understand in this regard. Consequently, what constitutes corruption in one nation may not be in another.

An Islamic and Christian View of Corruption

Literally, corruption in Islam accords to the Arabic term '*al-fasād*,' which is used to describe misbehavior, abuse, rottenness, spoiledness, decadence, decomposition, putrefaction, depravity, wickedness, viciousness, iniquity, dishonesty, perversity). The definitions of Muslim jurists on corruption vary; some regard it as bribery (*rashwa*), and as such, they describe it as anything offered to undermine a right (*haq*) or to justify lying (*bāțil*). They contend that the leading cause of corruption is bribery. Giving gifts, whether actual or monetary, to judges and other decision-makers in exchange for a good decision is known as this practice. Particular legal academics define bribery as the abuse of one's credibility and one's financial, political, or administrative power (Bolatito, 2016). In a similar vein, the term 'bribery' is often used to characterize corruption in the Old Testament. Bribery is widely recognized to involve providing funds or favors to an individual in a position of trust with the aim of influencing their actions or distorting their opinion. Inducing someone to act unethically, unfairly, or criminally is the essence of it (Rugyendo & Katusiime, 2021).

The majority of the definitions of corruption found in mainstream literature are inadequate, owing to the fact that they missed the fundamental elements and underlying causes of corruption. For instance, the definitions of corruption stated earlier include the use of public office for personal gain as well as the use of an office bearer's official position, rank, or standing for their gain. They suggest that extortion and bribery, fraud and embezzlement, nepotism, and cronyism, using public property for private gain, and influence peddling are a few instances of corrupt practices. Conventional definitions emphasize external instances of corruption but ignore its inherent nature in human beings. Therefore, the majority of our anti-corruption actions and interventions have been impacted by our inability to see corruption as moral decay residing within the human soul. This alone can explain why there are so many of these policies and initiatives, but corruption continues to rise on a global scale. This alone is enough to tell us that human nature is predisposed to corrupt behaviors in the absence of divine guidance. In Islam, the Holy Qur'an states: "I do not seek to acquit myself; for surely one's-self prompts one to evil except him to whom my Lord may show mercy, verily my Lord is Ever-forgiving, the most Merciful" Q12:53 and "He who purifies it will prosper, and he who suppresses it will be ruined" Q91:9-10. Drawing from the previous verses, Islamic scholars suppose that the human mind is initially inclined to mischief except if it upholds religious virtues. As Islam bears the slogan of *'al-amr bi al-ma'rūf wa al-nahyu 'an al-munkār'* (eradicating evils and commanding right), therefore, fighting corruption is burdened upon every Muslim. Islamic history also documents the Islamic government's efforts to combat corruption. Umar ibn al-Khattab, the second caliph, used the confiscation of personal riches amassed unlawfully while in power to combat official corruption and bribery.

Similarly, there are some Biblical texts out of which the concept of corruption can be discerned: "Walk in obedience to all that lord; your God has commanded you, so that you may live and prosper and prolong your days in the land that you will possess" (Deuteronomy 5:33). "For this is the love of God that we keep his commandments; and his commandments are not burdensome" (John 5:3). "For from within, out of the heart of men, proceed evil thoughts, adulteries, fornication, murders, thefts, covetousness, wickedness, deceit, lewdness, an evil eye, blasphemy, pride, foolishness. All these evil things come from within and defile man" (Mark 7:21-23). "They have deeply corrupted themselves as in the days of Gibeah; he will remember their iniquity; he will punish their sin" (Hosea 9:9).

Based on these Qur'anic and Biblical texts, corruption can be defined, according to the perspectives of the two religions, as any act that displeases God. Hence, corruption is a natural human problem.

Corruption and Its Contextual Meaning in Nigeria

Corruption in Nigeria manifests itself in so many different forms not similar to the forms it takes in other nations due to particular circumstances. As a result, this led to the emergence of new additional meanings to the concept. For example, in the Nigerian context, the vast majority of Nigerian laymen would associate it with public officials who embezzle public funds. Their perception of corruption is notably restricted to positions in government. However, Some may relate it from a different angle. Hence, there are different vocabularies used to describe corruption in Nigeria. Some of these are bribery, extortion, money, or other resources extracted by the use of coercion, violence, or threats and embezzlement of public resources by public officials. Dikko (2020) argues that corruption is when a state official steals from the public institution in which he is employed. It also refers to gratification, brown envelopes, tips, emoluments, unjust advantages, financial malpractices, betrayal of trust, padded contracts, over/under-invoicing, cash commissions, kickbacks, payoffs, covert exchanges, shady deals, inducements, sub-payments, side payments, irregular payments, payment under the table, undocumented extra payments, facilitation payments, mobilization fees, routine governmental action, concealment, cooperation, 10% rule, surcharge, 50% rule, bribery sharing in the hierarchy, confidentiality, traditional gift-giving, honor culture, and nepotism.

Corruption is nicknamed in most Nigerian languages, especially in the three major languages. Nwadiokwu (2021) asserts that the Igbos call it igbuozu, the Yorubas call it egunje, and the Hausas call it chuachua. People no longer frown or feel ashamed to engage in corrupt practices. Chuachua, egunje, or igbuozu is now acceptable. It is possible to hear someone openly complaining that there is no chuachua, egunje, or igbuozu at his place of work. As such, a person might quickly resign if he or she finds another work where there is an opportunity for chuachua. It is as bad as that! Wickberg (2021) indicates that corruption is a global phenomenon. It is not the sole domain of any one country, race, or region of the world; rather, it transcends national borders and signifies the political unwholesomeness that is phenomenally universal. This threat has resulted in a number of issues, including the sluggish transfer of documents within offices, police demand for toll payments, port congestion, long lines at gas stations and passport offices, the phenomenon of ghost workers, and anomalies in elections. By using public funds for their personal gain and compelling individuals to pay bribes, government officials corruptly benefit themselves. However, the citizens also induce the officials with bribes to get whatever they want from Government or company offices. Though corruption is found in every society, it is very common in Nigeria, and no one seems to be free from it either as a doer or as a victim.

Methods

This research employs a qualitative research method focusing on its exploratory design. Data was collected secondarily from Islamic and Christian scriptures, opinions of practicing Muslims and Christians through interviews, articles from academic databases, and cases of corruption in Nigeria, and collected primarily by interviewing and consulting the opinions of religious leaders – Imams and Pastors, as well both practicing Muslims and Christians in Nigeria. Thematic analysis was used for data analysis and interpretation while adhering to the six steps structure

of Braun and Clarke – (i) familiarization with data through repeated readings; (ii) generating initial codes related to zakat's role in security and community resilience; (iii) searching for themes, such as zakat's impact on social cohesion; (iv) reviewing themes to ensure coherence (v) Defining themes (vi) Producing a report while integrating findings with theoretical frameworks and other studies.

Results and Discussion Corruption in Nigeria

Corruption is widespread in all communities around the world in varying degrees. Nigeria has a high degree of corruption, as reported by both domestic and international mass media. Igiebor (2019) argues that Nigeria faces a serious socioeconomic and political development issue in addition to the widespread problem of corruption. Several organizations that keep tabs on corruption have called the state one of the most corrupt countries in the world. Nigeria's score on the 2018 Corruption Perceptions Index was 27 out of 100, according to Transparency International (2018).

Achebe (1984) asserts that social malaise, including failed governments, economic downturns, poverty, armed robberies, difficulties in development, and various forms of corruption like moral decay, succession crises, and a general lack of accountability by those in positions of authority, were characteristics of Nigerian societies. Research has indicated that the practice of government officials engaging in corruption, which is the most well-recognized type, predates modern Nigeria; it dates back to the inversion of colonial masters. The colonies replaced the traditional form of governance that was in existence in different Nigerian regions, which kings and chiefs led. Those traditional heads were renowned for their honor, dignity, and high morals. Following colonialism, the old system lost its footing and grew so weak that it was unable to maintain its full power. Instead, people with dubious moral backgrounds, who are willing to abuse their positions of public trust were assigned to lead the country. The reasons that they were granted authority were their ability to communicate in English and their allegiance to the colonists. This has significantly led to the rampant occurrence of corruption in Nigeria.

Causes of Corruption in Nigeria

It is a clear fact that for any attempt or effort to be practical and workable to fight any social ail, including corruption, the effort must first identify the root cause of the problem, or the solver must be acquainted with the phenomenon, then come to the address and solutions. Therefore, the focus here shall be on the cause of corruption in Nigeria. As previously illustrated from religious texts, man's inability to control his greediness and his desire to achieve self-satisfaction is the major driver that makes him more prone to so many social ills, including corruption. Hence, greediness alone can be a broad and extended cause of corruption under which other causes can be deduced. Therefore, when the Nigerian context is taken into account, we can derive many factors that lead to the nation's current state. Some of these factors are;

First, absence of God-consciousness: People can be prevented from committing crimes, such as corruption when they are God-conscious. They will be cautious with their conduct if they remember that one day, they will be raised and asked about their deeds and punished appropriately.

Second, malfunction and complicated legal system; it is believed that the more opaque the legal system is, the more chance for corruption. The Nigerian legal system is convoluted and faulty. Hence, it gives chances for corruption. Therefore, strengthening the rule of law through effective measures will undoubtedly aid in the battle against corruption. For example, the likelihood that the criminals will be apprehended and punished makes it less likely for civil servants to accept bribes.

Third, low wages and salaries: The underpayment of employers to employees makes the latter think of alternatives to supplement their earnings in order to cater to their needs. Okolie and Ikenga (2024) posit that delays in salary payments or not at all for several months or low payments have contributed to the occurrence of corruption among civil servants. Thus, increasing the wages of employees is an important strategy for fighting corruption.

Fourth, lack of self-discipline: indiscipline plays a significant role in fuelling corruption, which is manifested in many ways, like luxury living beyond means, lack of faith and moral values, and greed for wealth and position.

Fifth, ineffective leadership: indolent and lackadaisical leadership in the country, which is manifested in many ways like lack of supervision, lack of transparency, delayed service, use of discretion without limit, and non-existence of channel and monitoring system of public complaints, makes corruption fertile.

Religious Approach as Remedies to Corruption in Nigeria

An overwhelming majority of the Nigerian population practice Islam and Christianity. The nonreligious persons are not more than twenty percent of the entire population. Hence, my proposed religious approach to fighting corruption is limited to Islamic and Christian provisions. Islam is a religion that encompasses all aspects of life; it explains how life on earth should be governed. Islam bears its famous slogan of commanding right and forbidding wrong; the religion does not in any way conform to corruption; it is, in fact, a proscribed act by numerous Qur'anic verses and prophetic traditions (hadiths). Islam requires Muslims to live virtuous lives on earth without causing harm to their fellow human beings, irrespective of their diversity. The religion promises life after death, that people will be resurrected and questioned about what they did in the world. What one accumulates, in terms of deeds, determines the life he is going to live in the hereafter. If his deeds were right in this world, he is going to live a gracious life and vice versa. Islam urges Muslims to interact with others suitably. Moreover, there is one popular hadith that nullifies the faith of a Muslim who does not wish others what he wishes for himself. This shows that Islam never in any way allows Muslims to engage in corrupt practices as it contradicts the basis of their religion. They are required to exploit what Islam termed as '*Jihād bi al-nafs*' to fight their self-temptations and shun evils, including corruption.

Abbadi et al. (2024) suppose that the religion of Islam clearly opposes any form of corruption. The ethical teachings of Islam obviously do support the efforts to eradicate corruption as well as to create good governance. Islam puts an extreme emphasis on morality and ethics (*al-akhlāq al-karīmah*) both at personal and communal levels. In fact, according to Islam, the Prophet Muḥammad was sent in order for human beings to achieve noble morality and ethics. In a wellknown ḥadith (prophet traditions), he was reported to have said: "I was only sent for perfecting morality" (*innamā bu'ithtu li-utammima makārim al-akhlāq*). Therefore, Islam opposes any transgression of noble ethics, such as corruption and other injustices. Islam teaches that power and public positions held by leaders are amanah (trusteeship) endowed by God to human beings. Holders of public offices are accountable to both God and the community. As *khulafā* (representatives of God on earth), they are also responsible for the enforcement of justice (*'adālah*), not only towards Muslims but all humanity and animals as well.

However, Christianity does not abet corruption; the religion urges its followers to practice the Golden Rule of Jesus Christ that reads: "So in everything, do to others what you would have them do to you, for this sums the Law and the Prophets" (Matthew 7:12 and Luke 6:31). If Christians heed to this ethical principle of human interaction alone, no doubt it can galvanize and thicken the standing barrier in-between them with corruption and other evils. In Christianity, taking a bribe is regarded as an offense against God, the weak, the innocent, and the community. It is customary to give gifts as a sign of respect, but it could

easily be distorted to become bribes with the sole purpose of influencing judicial actions. In this regard, it is interesting to examine the life of Nehemiah and how he demonstrated an alternative way of living. He was appointed as governor in the land of Judah, but neither he nor his fellow workers ate the food allotted to the governor. The previous governors placed heavy burdens on the people to fund their extravagant lifestyles, but in the process impoverished the already struggling people even further. Out of reverence to God, Nehemiah did not follow suit. On the contrary, he helped others. For him, reverence for God did not only have to do with public worship, but it influenced his everyday life. He had compassion for others and showed generosity and thoughtfulness by feeding others from his salary.

From the light of the previous discussions, it can be understood through various textual references that neither Islam nor Christianity abet corruption or urges its adherents to devour graft; rather, the faithful of both Islam and Christianity are expected to be corrupt-free going by their religious provisions. These Qur'anic and biblical texts show how the human mind is guided, provided it strictly adheres to the teachings of its religion. Nigeria is significantly dominated by Muslims and Christians, whose religions strongly proscribe corruption as an unacceptable and forbidden practice. Therefore, the failure to recognize the inherency of corruption in the human mind and the failure to also subject, analyze, and expose the issue to religious provisions has affected most of our anti-corruption efforts and interventions.

Now, let us go by the preceding religious warnings to examine the attitudes of Nigerian Muslims and Christians towards corruption. Despite all that has been said in religious scriptures, it is miserable that most of the practicing Christians and Muslims in Nigeria act contrary to the provisions of their religions. Sometimes, when one sees a religious person, whether Muslim or Christian, acting in a corrupt manner, one may begin to wonder whether the person has ever read or digested any portion of the Quran or Bible! However, this is not to say that all Nigerians are corrupt. Never, Nigeria is a vast country that contains the good, the decent, the bad, and the ugly. There are numerous unions of God-fearing, pious Muslims and Christians in Nigeria.

The situation is almost similar in other places, not only in Nigeria. Suwarno (2024) states that Indonesia, as a predominantly Muslim country, should be very embarrassed by the fact that it is still considered one of the most corrupt nations in the world. The blame is not on Islam for the widespread corruption, but some Muslim individuals failed to embrace the Islamic teachings that, among others, prohibit Muslims from being involved in corruption.

Nevertheless, this does not signify the legality of corruption in either religion, but relatively due to religious negligence by the faithful. It is evident that a large number of Nigerian fail to take heed of their religion's rules and regulations and instead choose to practice cultures and ideologies that contradict the actual teachings of their religions. Moreover, this has distanced them from the good ethical conduct of their religion. Therefore, the problem lies in the adherents, not the religious. Therefore, Nigerians can get rid of corruption by sticking to their religious directives. To this end, religion becomes a possible resort owing to the fact that it controls human souls better than kitted soldiers and police officers because both Islam and Christianity proffer solutions when one is prompted to it, or the whole society indulges. Based on the previous, we can infer that the best and most sustainable way to prevent corruption and serve as an unending therapy as well is by taking heed to religious injunctions. This can be achieved in the following ways:

First, avoidance of cheating and legitimate wealth pursuit: in Islamic law of trade, Muslims are not allowed to cheat others by selling deficient goods to buyers while hiding their defects. This is in itself a branch of corruption, therefore, it is categorically prohibited in Islam as stated by one prophetic tradition, so as in Christianity. Both religions encourage their followers to seek their livelihoods only through legitimate means and spend them legitimately.

Second, executing penalties: if the penalties like committing murder, causing physical injury, adultery, etc., are properly executed or punished without discrimination, it can significantly reduce the frequent occurrence of corruption. All these religious penalties and capital punishments – that are found in the scriptures of both Islam and Christianity are not meant to cause harm to humanity, as misconstrued by many. However, in essence, they are meant to protect our lives, properties, and dignity, as well as save us from sin and protect the state. For example, suppose homicide is only penalized by ransom or imprisonment. In that case, one may not hesitate to kill others because he has no problem wasting time in prison or he owns much money to pay the ransom – whatever the amount. In this way, corruption is likely to prevail.

Third, giving workers their appropriate dues: denying workers their appropriate rights pushes them to think of employing alternatives to cater to their necessities since they are human. Prophet Muhammad, peace be upon him, urges employers not to delay in paying employees their wages. According to the meaning of one hadith, it states that, it is preferable to pay an employee before his sweat dries – promptly. Therefore, corruption can, no doubt, be minimized in

this way. Moreover, in Christianity Bible says: "Do not withhold good from those to whom it is due, when it is in your power to act" Proverbs 3:27.

Fourth, Golden Rule of Jesus Christ: application of the golden rule of Jesus Christ, which dictates that one should treat his fellow humans the same way he wants them to be treated back, can significantly help people to live a corrupt-free life because no one wants to be maltreated or tortured.

Fifth, honesty and truthfulness: according to (Exodus 23:1) Christians are enjoyed to exhibit a high level of honesty and truthfulness as their governing philosophy of human interaction, likewise Muslims. If this philosophy is correctly adhered to, it can play an important role in curtailing the menace.

Sixth, overcoming greediness: greatness is often the root of corruption, and it is prohibited by Proverbs 16:8 and Hebrews 13:5. People who are content with what they have are happier than those who are never satisfied. On the one hand, Islam discourages greediness.

Thus far, religion, as an important institution in human life, has an important role to play in nation-building. It is evident that Nigerians listen and use what their religious leaders tell them more than they listen to constitutional provisions. This shows that religion can impact more in fighting corruption. However, religious leaders can help in the fight against corruption in Nigeria by constantly reminding the multitude of worshippers who flock to our mosques and churches but who at the same time offer and take bribes, defraud, evade tax, and circumvent just laws in numerous ways. The God of Moses says: "You will accept no bribes, for a bribe blinds the clear-sighted and is the cause of the ruin of the upright" (Exodus 22:8). It would be helpful in the fight against corruption in Nigeria when the religious leaders constantly emphasize and keep telling Nigerians about verses in the scriptures of Islam and Christianity that prohibited corruption. God says: "The person who will be qualified to be in his presence is the one who acts uprightly and speaks honestly, who scorns to get rich by extortion, who rejects bribes out of hand, who refuses to listen to plans involving bloodshed and who shuts his eyes rather than countenance crime..." (Isaiah 33:15).

Nigerian worshippers who make a daily show of their religiosity should be constantly reminded in their place of worship. In Micah 6:8, Christians are told that what the Lord indeed requires of those who know him is "to love tenderly, to do justice, and to walk humbly before your God." While preparing for the coming of Jesus, John the Baptist condemned the kind of religion that thrives side by side with corruption as empty ritualism. In Luke 3:13-14, he told those who had gathered to listen to him, among whom were soldiers and tax collectors: "Exact no more than the appointed rate...No intimidation! No extortion! Be content with your pay!"

Conclusions

The issue of corruption in Nigeria is deeply rooted in the country's economy. Despite numerous efforts by successive governments to combat corruption, the failure to achieve sustainable progress highlights the complexity of the issue. This study, through an Islamo-Christian perspective, has demonstrated that religious teachings in both Islam and Christianity offer clear guidance on the moral behavior necessary for eradicating corruption. However, the neglect of these religious injunctions by both Muslims and Christians has significantly contributed to the moral decay that fuels corrupt practices in Nigeria. The analysis of corruption from 1999 to the present day shows that the failure of previous anticorruption efforts can be attributed to a combination of factors, including a lack of political will, weak institutional frameworks, and the absence of effective moral education that aligns with religious principles. Furthermore, the study reveals that until Nigerians, both as individuals and as a society, embrace the ethical guidelines offered by Islam and Christianity such as honesty, transparency, accountability, and social justice the fight against corruption will continue to face significant hurdles.

The study recommends that, for the country to be a corrupt-free society, Nigerians, both Muslims and Christians, should tightly hold onto their religious injunctions, as it can serve as an ever-lasting remedy to the problem of corruption more than any physical effort by the government. However, religious leaders should, through their institutions, keep teaching and reminding people about the evil of corruption and its attached repercussions. They should mainly focus on the following:

First, Nigerians need to be taught or reminded that God is the right source of wealth: corruption would be reduced when it gets sucked into peoples' hearts, and God remains the only source of the proper wealth. What one should have should be what God gives and not ill-gotten wealth. It can serve as the theological solution for corruption if we believe that God is the source of wealth.

Second, religious institutions should teach that God is the right source of power and position: one of the main stress areas of corruption in Nigeria is a high level of corruption in politics and the struggle for positions in governance. The powermongers involved themselves in unmentionable atrocities in order to get into power. Religion can proffer solutions by redirecting the minds of their adherents towards understanding that the right source of power and position is God.

Third, religious institutions should persuade people to impact society positively: the Bible says: "as a man thinketh so he is." (Proverb 23:7). The good or the bad people do is nursed and generated from the heart. In this regard, it is clearly noted that, no matter what has been said about corruption control, if the heart is not touched or circumcised, it will continue to be corrupt. When people's hearts and minds are rightly guided, they will live on the high tendencies of proper behavior.

Fourth, being patriotic: patriotism can make one not do things that would paint the nation black. Therefore, if the leaders and teachers of the religious bodies would teach and persuade their adherents to love their country, definitely, corruption will be reduced.

The fact remains that corruption is ubiquitous. Therefore, it defies a single and comprehensive definition. It is a reiteration to say that corruption is detrimental because it harms and hinders the development of nations and organizations. However, its undesirable effects are evident wherever it manifests. Therefore, progressive countries and organizations fight fiercely against the menace. In Nigeria, since Independence in 1960, successive governments have made efforts to tackle corruption, yet the country suffers heavily from its scars. To this end, this research resorts to a religious approach and suggests remedies from the religions of Nigerians, which, if properly used, can significantly help in the country's longstanding fight against corruption. Because Islam and Christianity – the most practiced religions of the country – regard corruption as moral decadence and link it to human greediness and desires for self-satisfaction, and thus the religions strongly frown at these practices.

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