

## **Islamic Remediation of Global Economic Recession, Insecurity and The Challenges of Covid – 19 On Household Survival in Africa and Diaspora**

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### **ABSTRACT**

The issue of the challenges of economic recession, insecurity and COVID-19 pandemic is a global phenomenon. All over the world today, people are frightened and restless because of disease, insecurity, economic kwashiorkor, violence, conflict, natural disaster and man-made disaster of different forms which had shattered peace and security. From Africa to South America, North America to Europe, Asia to Australia, violence, conflicts, disasters have overwhelmed or overwhelming the land; and to many people, nothing else is today meaningful because their health and security could not be guaranteed. The modern society has been facing enormous challenges of economic recession, insecurity and COVID-19 pandemic. The global financial crisis has brought the most significant economic downturn which has devastated the developing world as 90 million more people are forced into poverty. Economic recession, food security, energy insecurity, child neglect, armed robbery, homelessness, mental health problems, conflict, divorce, single parenting, disasters, rising population, kidnappings, rape and the recent Corona Virus Disease (COVID-19) are the major threats to human life today. In fact, people could not develop themselves in the midst of the above problems. Islam as a religion has a lot of roles to play as it continues to make significant impact on human life. This paper therefore, examines the challenges or effects of global economic recession, insecurity and COVID-19 pandemic on household survival in Africa and Diaspora. Descriptive analysis was used to analyze the effect of economic recession, insecurity and COVID-19 pandemic on the household survival in Africa and Diaspora. Descriptive analysis is also used as a statistical instrument to interpret primary and secondary data. Findings revealed that economic recession, insecurity and COVID-19 pandemic have had disastrous effect on the household survival in Africa and Diaspora. It is on this note that Islamic remediation was presented as a way forward.

**KEYWORDS:** Islamic remediation, Economic recession, Insecurity, COVID-19 pandemic, Household survival

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### **I. INTRODUCTION**

The era of globalization is fast becoming the preferred term for describing the current times. The term has become one of the most fashionable buzzwords of contemporary economic, cultural, political life and academic debates (Ukpolo, 2008). It refers to fundamental changes in the spatial and temporal contours of social existence, according to which the significance of space or territory undergoes shifts in the face of a no less dramatic acceleration in temporal structure of crucial forms of human activity. Thus, many thinkers see globalization as a primary economic phenomenon involving the increasing interaction or integration of national economic systems through the growth in international trade, investments and capital flows-rapid increase in cross-border social, cultural and technological activities. Today, global economic recession, insecurity and COVID-19 pandemic have had negative effects on trades and businesses and household consumption in Nigeria and other African countries. There had been a significant decline in the prices of key commodities exported by Nigeria for example since the first, second, third and fourth quarters of year 2016 up till this present time, which showed that there has been a downward trend in prices of such commodities. The most affected commodity has been crude oil, which experienced price decline of more than 60 per cent since 2015. The declines in the different sectors of economy

penetrated down to the household level resulting in increased poverty and decreased household survival in different states. Ahmad and Muhammad (2019), enumerate the root causes of insecurity and terrorism in Nigeria to include lack of rule of law, corrupt government, poverty, depression, discrimination, ignorance, social injustice among other things. In Senegal, Ndiaye (2016) notes that, there are numerous security challenges and increasingly imminent threats which were associated with different themes such as personal, social, economic, food, environmental, health and political security.

Killings and maiming by Fulani herdsmen has become a daily occurrence especially in Nigeria. Displacement caused by militarized conflict is another security threat in Africa. Perry, Borchard and Lischer (2010) argues that displacement can occur for a myriad of reasons (for example, a sudden change in economic opportunity or a natural disaster). The concern for peace and security is a global issue that concerns the World leaders and their citizens. It is believed that without peace and security, there would be no development in the human race. In view of this, different World Organizations such as United Nations, African Union, and Economic Union of West African States are concern about World peace and security. It is necessary to note that Global Terrorism is of serious concern in the World in the 21<sup>st</sup> century. Many nations are experiencing it and different strategies and efforts have been made in the past and efforts are still on to ensure that peace and security are achieved globally (Omotoye, 2015). The COVID-19 outbreak poses immense challenges to Africa's resilience. The pandemic's economic fallout, caused by disruptions in global and regional value chains and a slump in commodity prices, derail the progress which the continent has recorded in recent years. In Africa, Abhishek (2020), notes that 42 nations imposed full or partial lockdowns on the movements and activities of people in response to the pandemic putting livelihoods at risk and exacerbating poverty. Today, the cost of food production and market price are still unaffordable for a common man. Unemployment of the youths is on increase on daily basis. A slowdown in economic and COVID-19 pandemic activities affect individuals, households and all aspects of national life such as businesses, financial markets, employment, social life and politics. When household incomes are cut as a result of economic slowdown, they reduce their demand for goods and services. As a result of low demand from households, firms reduce their production of such goods and services in order to cut cost and profit will decline. As a consequence of production fall, workers would be laid off, there would be no buying of new equipment, no funding for research and development, no new product rollouts and general business activities would also fall. Specifically, recession results in one or more of the following consequences on businesses such as falling stock and dwindling dividend, credit default and bankruptcy, product quality compromise, reduced amounts of trade and commerce, as well as, high currency value fluctuations, mostly devaluations, financial crises and bank failure (Fapohunda, 2017).

The economic recession has great effect on a country's economy to the extent that recessions have adverse effect on households' resources, often resulting in decreased their spending, especially on social welfare. This recession typically involved large currency depreciation, which changes relative prices. Therefore, currency depreciation affects consumer prices and the higher cost of imported food which cause the poor individuals and households to spend much of their income on food. In Africa, an average household cannot boast of three square meals per day. Socio-economic indicator shows that, there is a serious existence of poverty in Africa. Many households especially those in chronic poverty are still struggling for survival as they do not have access to sufficient assets which limits their ability to cope with vulnerability. Many youths in the households of African countries are unable to seek employment in the formal sector (government salaried jobs). Those on employment list are owed backlogs of salary arrears Domestic responsibilities in male-headed households are in some cases shifted to women and thus, decreasing women's economic earnings. To worsening the situation, is the outbreak of a disease called COVID-19 which originated in Wuhan city of China and are spreading to many countries including Nigeria, making the global economic recession to gain more ground. The bid to cope with household management and survival has forced many women and youth into illicit and dubious activities. The solution to this predicament have however, been suggested by experienced economists of local and international reputation who, in their views, propounded so many artificial theories, forgetting that, the problem could be resolved only if we go back to the basis. The basis is nothing but the law, rules and regulations of Allah the Creator of Everything and who is aware of everything.

Tajudeen (2017) in an attempt to give an answer to the question 'what is economic recession?' quoted the National Bureau of Economic Research (NBER)'s definition of recession as a significant decline in economic activity

spread across the economy, lasting more than a few months, normally visible in a real gross domestic product (GDP), real income, employment, industrial production and wholesale-retail sales. It is pertinent to note that, GDP is the market value of all goods and services produced within a country in a given period of time (National Bureau of Economic Research, 2008). It is on this note that he defined economic recession as a phase in the business cycle defined as the periodic but irregular up-and-down movements in economic activity measured by fluctuations in real GDP and other macroeconomic variables like unemployment and inflation. It has also been attributed to a period of economic slowdown featuring low output, illiquidity and unemployment. It is characterized by its length, abnormal increase in unemployment, fall in the availability of credit, shrinking output and investment, numerous bankruptcies, reduced amounts of trade and commerce, as well as highly volatile relative currency value fluctuations, devaluations, financial crises and bank failure (Isa, 2017,). Economic recession is considered to be global when it has effect on mankind.

However, based on the submission of Iftikhar (2010), the global economic recession was caused by many factors. But its roots lie in the very structure of modern banking system. The principle of modern banking was first introduced by Goldsmiths many centuries ago. At that time, Goldsmiths would keep gold safe for wealthy merchants and give them notes of ownerships to exchange at other Goldsmiths branches in distant countries. These were the beginning of the first banknotes. As the banking system developed, it became apparent that on average, depositors usually extracted some 10% of their gold out during any one year. The rest was saved with Goldsmiths. Since they generally kept 90% of the Gold, Goldsmiths began to lend out the remaining gold at interest which created profits from the merchant's gold deposits. The gold was lent out and interest was charged on such loans. The interest and capital repayments were secured on property. Essentially, this created money from nothing by satisfying the need for capital on the basis that it would be returned in the form of a healthy interest based profit. This was the beginning of modern banking. It created the ability to make money from money itself. A principle that was prohibited in Islam as a prohibition on usury. This basic principle of creating money from money has continued with minimal regulation, and is the basis of how the financial crisis came into being.

The recession can also be attributed to a number of factors which also include the inability of homeowners to meet mortgage payments. The main reason for this was that, interest rates on low rate mortgages given to people who were less credit worthy rose significantly leaving borrowers in the subprime market unable to meet their repayments. This form of predatory lending, speculation, risky mortgage products, high personal and corporate debt levels, financial products that distributed and perhaps concealed the risk of mortgage default, monetary policy, international trade imbalances, and government regulation were and in part, remain causal factors (Iftikhar, 2010). In the above causes of economic recession, circumstances such as diseases (e.g COVID-19) and natural disasters which cause major setbacks for human beings have been underplayed in the above approach. The Nigeria Association of Teachers of Arabic and Islamic Studies (NATAIS) in her study on economic recession also employed Arabic and Islamic heritages on economy to address the issue of global recession and propose similar methods for finding solutions to economic recession that has ravaged the country in particular and the world in general. This work came up with Islamic approach on the causes of economic recession which is attributed to the imposition of high interest rate on loan, Allah's warnings and trials. These are contained in the following verses of the Qur'an thus:

O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers. If ye do it not, take notice of war from Allah and His Messenger; But if ye repent ye shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly (Qur'an 2:278-279).

And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to those who are patiently persevere. Those who, when afflicted with calamity, say: "Truly! To Allah we belong and truly to Him we shall return. They are those on whom are those upon whom blessings and mercy shall descend from their Lord, and they are, indeed, the rightly guided (Qur'an 2:155-156).

Oladosu (2017) in his explanation of the above Qur'anic verses, explained that, Nigeria is experiencing the following five recession types:

- Security recession (something of fear e.g diseases and war)
- Food security recession (something of hunger/starvation)
- Economic recession (reduction in cash flow, loss of wealth and goods)
- Life-span recession (reduction in lives)
- Agricultural recession (reduction in fruits/farm produce)

He thereby, advocated for repentance, fervent prayers and God's consciousness on the part of the citizenry. In summary, many researchers agreed that, economic recession has a several impact on spending patterns of consumers in most countries of the world. The review of literature has also shown that, economic instability results from imposition of high interest rate (Yusuf and Razimi, 2017). The conventional banks impose high interest rates on customers, that rate is also passed on to the cost of commodities which makes everything to be on the high side and unbearable to the small players, hence widening the gap between the rich and the poor, making the latter to be worse of as income inequality widen by the day. This results in unstable economy and inability to withstand the rate of interest on loan for investment by small players. Therefore, one does not need to know only whether rates are increasing or decreasing, but also what other economic indicators are saying. It is deduced that both high and low interest rates have their ways of hindering economic stability. However, emergence of Islamic banking maintains the excluded middle (striking the balance between interest rate and free interest rate) in which the economic sector will be free from inflation and economic slowdown that leads to economic instability. Most findings have shown that slowdown economic activities affect all aspect of national life.

**Statement of the Problem :** Several researches have been carried out to investigate the causes and effects of economic recession but little have been done on the effects of economic recession, insecurity and COVID-19 pandemic on the household of Africa and Diaspora. However, global economic recession and the outbreak of COVID-19 which engendered the increase in the prices of essential commodities has had its toll on the survival many households. Domestic responsibilities in male-headed households are in some cases shifted to women and are decreasing women's economic earnings. It is on this basis that this work investigates the effect of economic recession, insecurity and COVID-19 as regards Africa and the diaspora with a view to proffer possible solution via the teachings of Islam.

#### **Objective of the Study**

The work is intended to:

- i. Examine the effect of economic recession, insecurity and challenges of COVID-19 on household survival in Africa and Diaspora
- ii. Proffer possible solution via recommending the Divine principles of Islam to cushion the negative effect of economic recession, insecurity and COVID-19 challenges for household survival.

**Methodology:** Descriptive analysis was used to analyze the effect of economic recession, insecurity and COVID-19 pandemic on the household survival in Africa and Diaspora. Descriptive analysis is also used as a statistical instrument to interpret primary and secondary data.

**Research Design:** The design for this study was survey as it employed both primary and secondary sources of data. In this case, the primary data was collected through the use of structure and unstructured interviews. For the structured, the Effect of Economic Recession, Insecurity and COVID-19 Pandemic on the Household Survival Questionnaire (E<sup>2</sup>RICPHSQ) was administered with two hundred and forty (240) respondents from Africa and Diaspora (Nigeria, Senegal, Cameroon, Ghana, Egypt, South-Africa). The use of this sampling was based on the fact that it represents the population of interest as Fawole et al (2006) identify survey in research as one in which a group of people or items are studied by collecting and analyzing data from only a few people or items considered to be representatives of the central group. The face validity of the research instrument was done by first subjecting it to the critique of experts in Education before being used for the study.

**Analytic Technique:** The analysis was guided by research questions and the data collected were analyzed using descriptive statistics such as simple percentages and tables. The postulated hypotheses were tested using chi-square test statistics at P = 0.05 level of significance.

**Research Question:** What are the effects of economic recession, insecurity and COVID-19 pandemic on household survival in Africa and Diaspora.

**Research Hypothesis:** There is no significant difference in the responses of respondents on the effects of economic recession, insecurity and challenges of COVID-19 pandemic on household survival in Africa and Diaspora.

**Findings and Discussions:** Responses to research question was analyzed using tables and percentages. The findings with respect to research question is presented in tables and discussion. The postulated hypothesis was tested using chi-square test. The following reveals the number of responses and their percentages

**Table 1: Effects of Economic Recession, Insecurity and COVID-19 pandemic on Household Survival in Africa and Diaspora (N = 240)**

S/N	ITEM	AGREE %	DISAGREE %	TOTAL %
1	Excess indebtedness	150 (62.50%)	90 (37.50%)	240 (100%)
2	Mortgage of properties for food and children's fees	138 (57.50%)	102 (42.50%)	240 (100%)
3	Unwholesome means of livelihood	160 (66.67%)	80 (33.33%)	240 (100%)
4	Unemployment/loss of job	171 (71.25%)	69 (28.75%)	240 (100%)
5	Skill-Acquisition without start-up resources	159 (66.25%)	81 (33.75%)	240 (100%)
6	Artisans were hardly patronized	163 (67.92%)	77 (32.08%)	240 (100%)
7	Absence of three square meal per day	156 (65.00%)	84 (35.00%)	240 (100%)
8	Inability to pay rent	172 (71.67%)	68 (28.33%)	240 (100%)
9	Inability to cater for basic household needs	159 (66.25%)	81 (33.75%)	240 (100%)
10	Child Abuse, rape and kidnappings	149 (62.08%)	91 (37.92%)	240 (100%)
11	Increase in price of commodities	158 (65.83%)	82 (34.17%)	240 (100%)
12	High interest rate on loans	130 (54.17%)	110 (45.83%)	240 (100%)
13	Diseases, fear of insecurity/Emotional stress	143 (59.58%)	97 (40.42%)	240 (100%)

Agree = Negative effect

## II. RESULT AND DISCUSSION

As shown in table 1 above, 62.50% of the respondents agreed that excess indebtedness as a result of economic recession, insecurity and COVID-19 pandemic affect household survival in Africa and Diaspora while 37.50% disagreed. Item 2 showed that 57.50% of the respondents felt that mortgage of properties for food and children's fees resulted from economic recession, insecurity and COVID-19 pandemic as many engage in incessant borrowing from friends and relatives which has negative influence on their household survival. Although, 42.50% do not believe that it has negative effect on household survival. Item 3 indicated that 66.67% of respondents believed that unwholesome means of livelihood resulted from economic recession, insecurity and COVID-19 pandemic which had made as many people undermine lawful means of sustenance while 33.33% disagreed. While 71.25% believe that economic recession, insecurity and COVID-19 pandemic resulted in unemployment and many lost their jobs, 28.75% disagreed with this notion. 66.25% agreed that many people engaged in skill-acquisition to be self-employed but were having difficulty in the area of access to start-up resources such as

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machine and cash to start business or buy working implements. However, 33.75% disagree with this notion. As 67.92% agreed with the fact that artisans were hardly patronized by public servants which are having terrible effect on their survival as many of them are unable to cater for family upkeep. 32.08% disagreed. 65.00% of the respondents believed that, taking three square meals has become a mirage in many households but 35.00% disagreed. Item 8 and 9 show that 71.67% and 66.25% agreed that inability to pay rent and cater for basic households respectively constitute threat to their household survival but on these, 28.33% and 33.75% disagreed respectively. On item 10, 62.08% agreed with the fact that child abuse and neglect had led to high crime rate such as kidnapping, theft and robbery, using human for money rituals and yahoo means of defrauding. On Commodities, 65.83% agreed that increase in the price of commodities created a lot of problems for household survival in Africa and Diaspora while 34.17% of the respondents disagreed with this fact. Item 12 and 13 proved that 54.17% and 59.58% believed that and High interest rate, disease, fear of insecurity/ emotional stress respectively are negative effects of economic recession, insecurity and COVID-19 pandemic on household survival in Africa and Diaspora. However, 45.83% and 40.42% disagreed respectively.

**Testing of Hypothesis:** There is no significant difference in the responses of the respondents on the effects of COVID-19, Insecurity and economic recession on household survival in Africa and Diaspora.

**Table 2: Summary of  $\chi^2$  test for the effect of Economic Recession, Insecurity and COVID-19 pandemic on Household Survival in Africa and Diaspora**

s/n	Item	Agree	Disagree	Total	DF	$\chi^2$ Cri	$\chi^2$ Cal	Lev. of Sign.	Result
	Excess indebtedness	150	90	240	2	5.99	4.30	0.05	Accepted
	Mortgage of properties for food and children's fees	138	102	240					
	Unwholesome means of livelihood	160	80	240					
	Unemployment/loss of job	171	69	240	2	5.99	1.44	0.05	Accepted
	Skill-Acquisition without start-up resources	159	81	240					
	Artisans were hardly patronized	163	77	240					
	Absence of three square meal per day	156	84	240	2	5.99	2.75	0.05	Accepted
	Inability to pay rent	172	68	240					
	Inability to cater for basic household needs	159	81	240					
	Child Abuse, rape and kidnappings	149	91	240	1	3.84	0.73	0.05	Accepted
	Increase in price of commodities	158	82	240					
	High interest rate on loans	130	110	240	1	3.84	1.43	0.05	Accepted
	Fear of insecurity/Emotional stress	143	97	240					

**Findings :** Findings revealed that, excess indebtedness, mortgage of properties for food and children's fees, unwholesome means of livelihood, inability to cater for basic household needs, child abuse, rape and kidnappings, increase in price of commodities, high interest rate on loans, fear of insecurity/emotional stress are some of the

effect/challenges of economic recession, insecurity and COVID-19 pandemic on household survival in Africa and Diaspora.

**Way forward :** Islam as a way of life, touches every aspect of human life; economic, social, religious, security, health, educational and political lives. All these are based on divine instructions and solid foundation of submission to the will of God which rest on fundamental principles the foremost of which is *Tawheed* (Unity of God- recognition of Allah as the Custodian of peace, security, good health and wealth through piety and gratitude). This is the primary law that leads to the achievement of *falah* (spiritual, moral and socio-economic well- being in this world and in the hereafter). It entails keeping the permissible and refraining from the prohibitions of God. Prohibition is a divine intervention to safeguard the interest of man. For instance, Qur'an says:

O you who believe! Fear Allah (by doing all that He has ordered and by abstaining from all that He has forbidden) as He should be feared. (Obey Him, be thankful to Him, and remember Him always), and die not except in a state of complete submission to Him. (Qur'an 3:102). To submit and obey God is to refrain from sins such as interest rate, lying, polytheism, illegal killings, robbery, terrorism, injustice, hatred, exploitation and oppression.

The Qur'an describes certain things as harmful: There is a general commandment given to all and sundry, Muslims, people of the Book (Jews and Christians) as well as the pagans (who were the creatures of Allah) concerning food and drinks. The Creator asks all His Creatures to follow His instruction and eat what is pure, clean, wholesome, nourishing and pleasant to the body. Intoxicant is being described by the Qur'an as '*Khamr*'. *Khamr* was used to refer to any drink or drug that could obscure the intellect. Among the intoxicating liquids or drugs that could obscure the intellect includes: Wine, beer, hot drinks and drugs like opium, bhang, madras, marijuana, heroin and cocaine. All these fall under intoxicants, and intoxicants are forbidden in Islam because they are bad, impure and harmful as they have negative impact on people's health, wealth, and security of life. Satan use them as means to destroy the peaceful, healthy and wealthy nature of man. That is why the Qur'an warns and says: O ye who believe! Follow not the footsteps of Satan. And whoever follows the footsteps of Satan, then verily he commands indecency, disbelief and polytheism (to do evil and wicked deeds..." (Qur'an 24:21). Most of the recession, insecurity and COVID-19 pandemic are not ruled out of the above facts. To overcome economic recession, insecurity and COVID-19 pandemic, the law of God must be followed through *Khilafah* (Good leadership vicegerency of man) through the following:

- The establishment of social justice, fair and equitable distribution of wealth
- Strictful spending, condemnation of fraud and corrupt practices.
- Promotion of brotherhood and unity via the provision of purposeful leadership.
- Seeking Allah's economic bounties (Earning and expenditure by Halal (lawful) means
- '*Adalah wa Hisb* (Justice and accountability) to bring about just dealings
- Prohibition of interest.
- System of Zakat (alms contribution) and waqf (Voluntary donation) must be maintained
- Promotion of brotherhood (enhancement of the doing of good to others)
- Keeping the permissible and refraining from the prohibitions of God.

### III. CONCLUSION

The challenges which economic recession, insecurity and COVID-19 pandemic pose on the people of Africa and Diaspora are immense. Man is created for a purpose. Thus, he was given full guidance on how to conduct his affairs. He is duty bound to acquire the knowledge of this guidance in order to equip himself with the provisions of the law of his Creator. This enables him to implement them in the conduct of his affairs. Upholding the guidance of the Creator leads to fruitful life and success in all spheres, while abandoning it, leads to failure and misery. This paper believed that man can address his entire problems including economic recession, insecurity and COVID-19 pandemic by being conscious of the sublime truths in the Qur'an and acting according to the will and commandment of the Creator. The paper has therefore, suggested and analyzed some important principles of Islam such as keeping the permissible and refraining from the prohibitions of God. This will help remediate the challenges which economic recession, insecurity and COVID-19 pandemic pose on the people of Africa and Diaspora.

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