

# I WILL RATHER BE POOR BUT RESPECTFUL THAN BE RICH BUT MORALLY BANKRUPT

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**Abstract:**

*Philosophical statements and beliefs are not new in African societies. They have been with us ever since in history. Poverty and wealth are some of the concepts that house such philosophical statements because the two affect human life seriously. The concepts of poverty, wealth, respect and morality have things in common among the people. The first two can each attract each of the other two positively or negatively. Many rich individuals in our society have been respectful while many have been otherwise. Many poor persons behaved the same either respectfully or morally negative. The Nigerian society is however, at loss if poverty and wealth are allowed to turn the citizens into disrespect or morally negative. This informs the desire by the author to come up with this philosophical statement of preferring poverty and remain respectful rather than being rich but morally bankrupt.*

**Keywords:** *Bankrupt, Morality, Poverty, Respectful, Rich, Wealth*

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## 1. INTRODUCTION

“I will rather be poor but respectful than be rich but morally bankrupt” is a famous statement and belief many people held in the yesteryears in our society, Nigeria, particularly in the Muslim North. There are however, very few people today with the above belief. The belief was that of the people of yesteryears, who were contented with the very little they had. There was no much competition among the citizens. There was peace and tranquility. There were communal efforts aimed at helping every one in the society. No much suspicion among the people. Things were not scarce but in abundance especially, agricultural produce in general and food stuff in particular. Meat and fish could be eaten to one’s satisfaction. Extreme love for materialism was highly minimal. In fact, capitalism among the people was at its lowest ebb. Respect was

the order of the day to all those that deserved it. Parents, elders, teachers and leaders were respected because they maintained their dignity. The poor people in particular, were respected, helped and sympathized with. They also respected themselves.

But with the passage of time, precisely from 1970s, almost all the above have disappeared in our society, the Muslim North. What is obtained today (2020) is exactly the opposite of the above. It is purely moral degeneration in our society. No one would be respected today if he or she is not rich. People nowadays worship money. Anything could be done to get money. The worst thing could be done to get money. The poor in the society are no more respected. They are also not respectful. This induced the poor to do all they could to get money. Honesty is no more a priority. Everyone now wants to get and accumulate money by all means. The rich people in the society are no more helping the poor ones. Assistance is no more forthcoming. The culture of help has deteriorated. Unhealthy competition is a common phenomenon in the society as everyone struggles intensively to possess worldly things because without that one could not be reckon with. That is why there is too much envy, struggling, black painting, blackmailing, quarrels, fighting, banditry, kidnappings, assassinations, murders, etc. among the people, all with a view to becoming rich overnight. There are however, the presence of a substantial number of good people in the area, rich and the poor, as is always the case in every society.

The above are what the paper has addressed below.

#### **THE SITUATION BEFORE**

Up to certain times in the past, precisely 1970s, the Nigerian society was in good shape. Everyone was respected especially parents, teachers, elders and leaders. Public office holders and politicians as well as businessmen and women preferred dignity than anything, i.e. dignity was better than money. That was when extreme love for worldly things did not occupy peoples' minds. Extreme wealth was looked upon as theft. According to the popular saying, though anonymous, "Property is theft". Until that time, people could stop acquiring wealth when they reached certain level of accumulation to avoid being accused of witchcraft or any other unhealthy dealings in the society. Leaders were highly respected and revered because they respected themselves. They were not doing outright cheating or exploitation. Parents cared for their

children and those of their colleagues, friends as well as the children of the wider society. That was why the young ones respected parents and elders in the society. Generally people respected their elders.

Equally important was the relationship between husbands and wives. There was mutual respect among family members because most marriages were not based on money or materialism.

Again money or wealth was not regarded as an end. There were moderate efforts at wealth acquisition. People struggled to make ends meet and, the moment they were able to feed themselves, they became contented. Money at the time was not the ultimate goal. Some preferred to keep foodstuff or some animals, and that made them satisfied. People were contented with little things.

Begging syndrome was not an issue, in fact it did not exist. Even if it existed, it was not rampant in the society. Almost everyone was a helper to one another. There were communal efforts among the people and between individuals. Each came to the rescue of another.

There was no much suspicion among the people. A stranger could be accommodated anywhere he went. He would neither be suspected nor would he suspect his hosts.

People in motor vehicles traveling on Nigerian roads could stop to assist other transit ones with engine failures or any other problem, without fear of the unknown.

Trust was the hallmark of the society. Retailers, vendors and the like could leave their wares behind and go to do certain things, such as prayer, and when later they come back they meet their wares un-tempered with, and the money realized from the sales could also be met in tact. Again money and other properties lost would soon be found because whoever came across them would pick them up and look for the owners.

Burglary, thefts and armed robbery were unknown on a large scale in the society, as extreme poverty was not well pronounced.

Murder and other forms of killings were hundreds of kilometers away from the people. When one murder was committed, people of a far away area from the venue of the crime could not sleep adequately, as everyone would be frightened and perplexed.

Love for leadership position was not much of a thing. People regarded leadership as a burden and that was why they were not anxious to have it. Many people had to be persuaded to partake in politics and leadership roles in Nigeria before 1980. Many people believed that it was safer to be served than to serve.

In the 1970s and up to early 1980s, corruption was not done openly enough but was done clandestinely and on a small scale. At the time corruption was a calculated skill done with caution and relative fear. People involved in corruption used to hide what they possessed illegally. There was no show up and no bragging on the part of the few corrupt individuals. Again corruption before 1980s would be questioned to a greater extent and culprits identified and punished. The prompt identification of corrupt practices and individuals helped tremendously in curtailing the scourge and served as deterrent to others.

At any rate, the poor persons hitherto were respected. They were poor and they accepted their condition as act of the Almighty God. They believed in the destiny of man. Some of the poor persons were aware of the various injunctions of the Holy Qur'an as well as the numerous Hadiths of the Holy Prophet Muhammad (SAW) that guide people in the conduct of daily life. These and many other reminders helped the poor people, to remain contented and calm, which eventually kept them morally upright away from bankruptcy. In Sokoto State and indeed in all Muslim societies, poverty and wealth were regarded, to some extent, as acts of God. There was the belief that all mortals could not control their destinies but God. Qur'an Chapter XI, Verse 6 says,

And no moving (living) creature is there on earth but its provision is due from Allah.<sup>1</sup>

The rich therefore should not regard themselves as those with right to rule over the poor because Islam reminds Muslims that Allah (SWT) is the Ultimate Sovereign. He can bestow His favors on whom He wills.<sup>2</sup> In a Hadith narrated by Abu Hurairah, (May Allah be pleased with him), the Prophet of Islam (SAW) advised Muslims to always compare themselves with those below them in terms of wealth or riches and not with those above them in that regard,

Look upon one who is below you in status. In this way you will not look down upon the grace that Allah has bestowed upon you<sup>3</sup>

This, in fact, indicates that one should always count his blessings, which will make him thank his Creator and remain satisfied rather than envying, or becoming over ambitious. In another Hadith narrated by Abu Hurairah, (May Allah be pleased with him) it was mentioned that:

When Allah wants favor somebody, He tries him by putting him under some hardship<sup>4</sup>

This indicates that poverty and other adversities were mostly trials to human beings from Allah (SWT), which should be accepted wholeheartedly and the resultant consequence would, no doubt, be reward from Him. Many people in the Muslim world including Sokoto State in the past believed in the above Hadith and did not go beyond their position in society. That was why Muslims wherever they were remained helpers to each other especially, to those in difficulty. Muslims were aware that a rich and affluent person could turn a beggar tomorrow depending on what Allah wills, so also vice versa. Bukhari and Muslim also reported another Hadith narrated by Abu Huraira and Abu Sa'eed (May Allah be pleased with them) that

For any trouble, illness, worry, grief, hurt or sorrow, which afflicts a Muslim, even the pricking of a thorn, Allah removes in its place some of his minor sins<sup>5</sup>

This means that poor people who accept their condition of poverty as the Will of Allah (in fact not lazy and embezzlers of their hard earned resources) would be rewarded accordingly. Abu Hurairah (May Allah be pleased with him) narrated that the Prophet Muhammad (SAW) said,

The poor Muslims will enter Paradise five hundred years earlier than the rich<sup>6</sup>

There are many Hadiths also that talk about the dangers of riches and as such advised people to seek and keep wealth with caution. For example, Ka'b bin Iyaz (May Allah be pleased with him), said the Messenger of Allah (SAW), said,

For every group of people there is trial and the trial of my Ummah (people) lies in wealth<sup>7</sup>

The above shows that wealth is dangerous because it corrupts people and that, it is safer to be poor than to be rich, though not extreme poverty that could lead to disbelief.

It needs reiteration here that Muslims generally were convinced by the dictates of their religion bearing in mind the above verses of the holy Qur'an as well as the Hadiths. That was why Muslims who understood their religion adequately saw adversities including poverty as acts of God but, they, at the same time, prayed and worked tirelessly against such acts or adversities. The Muslims were motivated and encouraged

to work hard and earn a living. Again Abu Hurairah (May Allah be pleased with him) narrated that the Prophet Muhammad (SAW), said,

Every one of you should take hold of your rope, to the mountain, collect and carry a load of firewood on your back, and sell it for your living. This will be better for you than begging from people, whether they give or refused<sup>8</sup>

It is emphasizing that able bodied person should not relent in his or her efforts however hard they could be, to earn rather than to beg for his or her bread. Islam advises people to always try and work harder, according to specifications, to improve themselves and that they should not be discouraged by adversities and other detractors. They should do that with the belief that it is only Allah that provides as mentioned above. Umar bin Al-Khattab (May Allah be pleased with him), said the Messenger of Allah (SAW) said,

If you put your faith completely in Allah, He will arrange for your sustenance in the same way as He provides for the birds. They leave in the morning, with their stomachs empty, and return filled in the evening<sup>9</sup>

Islam also admonishes believers to regard the poor as normal human beings as mentioned above. The poor should not be seen as degenerate or denigrate group but should, instead be helped. In Surah Az-zariat, verses 16-19 and Surah Al Muzzammil verse 20, Allah (SWT) asked Muslims to give zakat to the needy.

The latter verse reads

...and lend to Allah a goodly loan, and the former says, ...and in their wealth there is a share for beggars and the poor<sup>10</sup> Also in Surah Al-Ma'arij verses 22-25, Allah (SWT) says, ...they spend a definite portion of their wealth for those who are beggars and destitute<sup>11</sup>

These verses are referring to the payment of zakat (alms giving) to the poor as one of the obligatory pillars of Islam. It is said that even one's Salat (prayer) would not be accepted till he or she has paid his or her zakat. Zakat is two and half percent of one's income. It is to purify one's income or wealth and to help the poor in the society. In a Hadith, Prophet Muhammad (SAW) said,

Save yourself from hell fire even by giving one piece of date for charity. Do not let a beggar go empty handed. Give him the feet of goat if nothing else is at hand<sup>12</sup>

In fact there are numerous verses in the holy Qur'an and Hadiths as well as other writings of scholars that deal with the conducts of Muslims in the areas of wealth and poverty. There are also many that talk directly about wealth and poverty. Thus, the above are only a few examples.

It needs to be mentioned, at this juncture, that Islam is a religion that recognizes the need to provide a balance between men's spiritual and material needs. Muslims were therefore advised to take both the world and the hereafter seriously in their daily life. That means, they should pursue worldly things, for example wealth and worship Allah at the same time. The pursuance of the two should be based on knowledge to avoid bluffing i.e. going astray. In Islam the field of education comprises ethics, religion, skills and general knowledge. This indicates the broad and vital nature of learning, which enables the individual to put his potentials to optimal use. Without education, the training of the human minds is incomplete. It should be noted that no individual is a human being in the proper sense until he has been educated. According to Maulana Wahiduddin Khan

Without education, man, as it were, is shut up in a windowless room. With education, he finds himself in a room with all its windows open to the outside world<sup>13</sup>

He said education makes man a right thinker and a correct decision-maker, and that was why Islam attaches great importance to knowledge and education. It is believed that for a Muslim to serve Allah effectively and efficiently, he must have good health, rest of mind, knowledge of worship, purity, sense, etc. and these could only be achieved when poverty is minimized to certain level. This informed the above assertion that one should search and work to earn a living and at the same time worship his Creator. Islam itself recognizes poverty as humiliation as it prevents one from performing his duties effectively and efficiently. Poverty can threaten one's faith and can also lead to a denial of truth. Many poor Muslims became spiritually and morally bankrupt. To avoid that, Prophet Muhammad (SAW), used to pray thus:

O God I seek refuge in Thee from poverty and disbelief. And he also said, poverty is close to becoming disbelief<sup>14</sup>

This shows how Islam encourages Muslims to work hard and earn a living so that they become economically empowered and independent, at individual, community and national levels. We should

however, not forget that, in case a person happens to be poor in Islamic society either due to disaster, disability or anything else, that person deserves sympathy and help from fellow Muslims. That could be in forms of zakat, charity and other forms of assistance. But surprisingly degeneration has taken over the whole society today.

### **THE REALITY TODAY (2020)**

The situation in our society today is pathetic as almost everything and everybody is wrong. The situation has gone beyond repair and at a nauseating level. According to Yusuf Maitama Sule, former Nigerian Ambassador to the United Nations, in a speech, titled, Which Way Nigeria? at the Nigerian Institute of International Affairs:

Our society has so degenerated morally that it may soon be in peril. The institution of family has broken down. The younger generation is shouldering with discontent and frustration. Symptoms of revolt loom large in the horizon. Even education has not totally succeeded in engendering loyalty for social ideas. Respect, for parents, teachers and elders, which used to be a cardinal principle in the life of our nation, is now at its lowest ebb. Sexual immorality is daily increasing. Honesty, where it does not pay, has become meaningless, in short there is meaningless in philosophy, insecurity in society, distortion in facts, frustration in literature, lack of creativity in art, chaos in politics and corruption in all our dealings<sup>15</sup>

The above quotation paints a bleak present and future of our society. It is indeed disgusting and something uncalled for. It shows that no one is spared from involvement in corruption.

Today both the poor and the rich are bankrupt because of the prevailing nature of the society. The poor are humiliated and denigrated in the society. They suffer untold hardship with no visible solace coming to them. The respect accorded to the poor before is no more feasible today. They are not safe in the society. They could die of malnutrition and diseases. Isolation and exclusion continue to disturb the poor in Nigeria. Extreme lack of necessities of life will soon eliminate all the poor in Nigeria as they are gradually being exterminated. This is because the poor have the highest death rate in the society as a result of the inadequate medical facilities available to them.

Equally contributing to the precarious condition of the poor in Nigeria is extreme inadequacy of good education, which means extreme ignorance in the society. Lack of education engenders extreme poverty and creates circle of poverty among individuals and households in Nigeria and elsewhere.

As a result of their condition, the poor people are involved in various criminal activities such as thefts, prostitution, drug addiction, thuggery, and adulteration of goods as well as other related crimes.

The rich, on the other hand, are involved in every thing possible to get richer. In the first place, most of the rich are morally bankrupt doing all sorts of things. They do any kind of unbecoming to get money and do any other thing with the money, things that constitute moral bankruptcy. Wealth, the adage goes, corrupts. People now believe that only money speaks. A Hausa musician who composed a song on the position of money in the society says, everything could be done because of money. The title of the song is *relationship between human being and money*.<sup>16</sup> He mentioned many positive and negative things that were being done to get money, as well as things done with money, such as fighting, cruelty, muscle flexing, marriages, divorces, lies, friendship, enmity, bootlicking, prostitution, and many others.

The rich people, just like the poor ones, also commit various crimes in the Nigerian society. Gambo<sup>17</sup> was a Hausa musician, singing for the thieves and other forms of corruption in the society including gambling, drug addiction and mercilessness among the people. According to him no Nigerian was spared from stealing or corruption in general. He said everyone belongs to his community, which means “thieves”. He cited even the minute form of stealing involving housewives who reduced little amount of money or grains out of what their husbands gave them for the purpose of preparing meals as corruption. He said the use of pen by public office holders and other civil servants to steal millions or billions of Naira was the mother of all corruption in Nigeria. Gambo said, in a twinkle of an eye, he (civil servant) has spent the money on paper. He accused the police, the judges and almost everyone as corrupt in Nigeria including the tailors, mechanics, civil servants (especially revenue collectors), even *the Islamic scholars* were included, etc.

Also commenting on the changing nature of the Nigerian society, Muhammad Bello<sup>18</sup> said today even if a person refuses to fast or pray as a Muslim, nothing would be done to such a person. He said today many people are drunkards while others engage in all sorts of corruption, but nothing could be done to the culprits. He continued to say that there are many unwanted pregnancies, abortions and illegitimate children

in the society. According to him religious leaders and traditional rulers nowadays are helpless because whatever a leader says would not be heard, whatever he wants to stop would not be stopped and he cannot do otherwise.

Lack of trust is equally a major cause of societal problems today. There is adulteration of commodities and other items in the market and in other daily life activities of the people. Many people take to cheating as a way of getting wealth and as a way of life. It is rampant in trades and other businesses. That is why assistance is no more forthcoming from the rich people. The latter are reluctant in giving their wealth to the poor in trust because of the fear of cheats. That makes it wrong to blame the rich persons for their reluctance to assist.<sup>19</sup> He said many wealthy people became financially bankrupt because of cheating from their subordinates.

In another dimension, there is too much wealth in the hands of the few but help and assistance are lacking. Before 1970 the rich people were those with bags of silver coins. Today it is beyond bags of coins but millions and billions of Naira and other currencies that bags cannot contain. A person could have millions or billions of Naira, but his brother or relative could suffer hardship or die of diseases and other adversities without his financial assistance.<sup>20</sup> Nowadays one would not know God-fearing person until that person gets or loses money or wealth. Only then the God-fearing person can compose himself or herself. But opposite would be the case with other persons, i.e. moral bankruptcy in poverty or in wealth.

Again it needs mention here that there is too much knowledge today gained from both Islamic and western education but the fear of God is lacking. Instead, the educated persons use their knowledge to cheat. That is why many of the educated persons are equally not trusted because only the elite (literate) can do certain categories of theft. That shows the magnitude of stealing or corruption being perpetrated by the elite in Nigeria.

Leadership itself has deteriorated. It is no more parental leadership but master-servant or exploitative leadership. That is why the leaders are no more respected. Most leaders today are morally bankrupt. It is the situation of leaders capitalizing on the led who are mostly the poor people in the society. It is leaders on top of the led i.e. the big and strong on top of the weak who are the majority poor.<sup>21</sup> In another interview, an informant told the writer that today there is no mutual relationship between the poor persons and the

wealthy, which was the case three decades ago.<sup>22</sup> To him what are extant today are hatred and suspicion as well as exploitation among the people. Indeed majority of the people have forgotten or abandon the moral teaching of their religions and as such are doing all sorts of behaviors that are inimical to the peace and development of this great country.

The consequence of moral bankruptcy has been that both the rich and the poor persons are not safe. The rich and wealthy people are disrespected today. They are disturbed, robbed and sometimes killed. They are not at peace any time of the day, because of the availability of the poor in the society. The rich people cannot sleep in the night because the poor people are busy sleeping in the daylight doing nothing. The poor persons on the other hand suffer untold hardship, humiliation, deprivation and other adversities in the society every time of the day.

By and large, it is still far better and more preferable as well as safer to be poor but respectful than be financially rich but morally bankrupt.

#### ENDNOTES

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4. Ibid, p, 99
5. Ibid, p, 98
6. Cited by Aliyu A. Kware, "Reflections on Some Philosophical Issues Relating to the Concept and the Phenomenon of Poverty" in the Sokoto Journal of History, Volume 1, September, 2012, p, 19

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8. Alfahim, A. the 200 Hadith.....
9. Ibid, p, 108
10. Alqur’ani Maigirma: Da kuma Tarjamar ma’anoninsa zuwa ga Harshen Hausa. Alqur’ani da aka buga cikin Madina garin Manzo, 1979 A.D. (1399) A.H, p, 795, and p, 890
11. Ibid, p 880
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13. Maulana Wahiduddin Khan, *Principles of Islam*, New Delhi: Good-words Books, 2000, p, 21
14. Sanusi Lamido Sanusi, “ The Ulama And Mobilization for Economic Empowerment”, a Paper Presented at The National Roundtable on Poverty Reduction in Nigeria, Organized by Gamji Forum at Arewa House Kaduna, October 2002, p, 3
15. A. I. Yandaki, “Paralysis and Decay: An Insight into the Causes of Corruption in Nigerian Polity”, 1994/1995.
16. Abdu Wazirin Danduna composed the song in which he mentioned every positive and negative activities being done in the society with a view to getting money. He attributes all the ills perpetrated in Nigeria to the mad rush in acquiring money.
17. Gambo is a well-known musician in Nigeria singing for the thieves and gamblers. In his songs he mentions all forms of corruption perpetrated in Nigeria. He particularly blamed public office holders as the most corrupt who he said do the most grievous of the crimes.
18. Muhammadu Bello Haruna Rasheed, Sarkin Gabas of Gwandu, aged 66, interviewed on the 19<sup>th</sup> February 2009. He said the famous Islamic reformer Shehu Usmanu Danfodiyo foretold this situation
19. Interview with Aliyu Muhammed Ambursa, former Sokoto State Commissioner of Agriculture, aged 73 at his residence in Ambursa town, on the 5<sup>th</sup> of March 2009. He further said today peoples’ attitudes are bad saying that before 1980s things were good. He again said, no trust, and that the entrusted people cheat.
20. Interview with Yahaya Muhammed Danko, ex-soldier in the Nigerian Army. He retired on 30<sup>th</sup> April 1979, interviewed at his residence in Danko town on 3<sup>rd</sup> January 2009. He was aged 64. He said in 1970s if

a person lost a kobo in the street, he could come back to pick it up later. He said at that time people were not greedy.

21. Interview with Aliyu Muhammed Ambursa, ibiden, according to him is a situation whereby the leaders who incidentally are the rich and influential in the society, depend on and exploit the led thereby rendering them weak and poorer.

22. Muhammed Lawal Nagoggo, Marafan Wasagu, interviewed in his residence at Wasagu, on 1<sup>st</sup> January 2009, aged 58