

The Menace of Riba among the Traders in Gombe main Market: Solution from Islamic Perspectives

Muhammad, Jibrin¹

Abstract

Muslim scholars and some of the Muslim *Ummah* are willingly concerned on curbing the menace of *Riba* (usury) dealings in the business transaction, to avoid its effects on any given society. Islam permits business and forbids *Riba* and all its kind both from the Glorious Qur'an and *Sunnah* of Prophet Muhammad (SAW). However, people neglect the prohibition to some extent that they consider it as a tool for business strategy without considering it as *haram* and that may lead to Allah's wrath upon those dealing with it and the society at large. Therefore, this research explores the menace of *Riba* among the traders in Gombe main market, a solution from Islamic perspectives. This concluded that the people involvement in *Riba* practice that the implications have tremendous effect on the society not only those dealing with the haram business. Thus, some possible Islamic ways and solutions on *Riba* based transaction were suggested which will possibly reduce its practice to the lower level. The methodology employed was analytical and descriptive.

Keywords: Practice of *Riba*, *Riba Al-Nasi'ah*, *Riba Al-Fadl*, Effect of *Riba* on Society and Islamic Ways of Curbing its Menace

1.0 Introduction

The practice of *Riba* among traders in Gombe main Market is not acceptable in dealing business in Islam. By obeying Allah (SWT) in all our financial transactions, we will always gain a lawful property (*Halal*). So it is apparent and paramount important that cannot be underestimated as far as Islamic *Shari'ah* is concerned. This is because all our way of *Mu'amalat* is contained in the Glorious Qur'an and *Sunnah* of the Prophet Muhammad (SAW) which are the basis foundation of *Shari'ah* in which nothing was left out in the lives of Muslims universally be it religious, political and most especially socio-economic activities. Allah (SWT) says, "*Allah has permitted trading and forbidden Riba (usury)*". (Q, 2:275). It is reported on the authority of Abd al-Allah Ibn Mas'ud (RA), "*that the Messenger of Allah (SAW) invoked Allah's curse on usurer whether he gives or takes it, the two witness of it, and the one writing it down (its notary)*" (English Translation of Riyadus-Salihin, Vol. 2 Hadith No. 906).

In these contexts, *Riba* is one of the socio-economic problems engaged in both Muslim and non-Muslim throughout history. Allah (SWT) worn intensively in

¹ Muhammad, Jibrin, is at the Department of Religious Studies, Faculty of Arts and Social Sciences, Gombe State University. He can be reached at Alaramma21@gmail.com (+234) 8032053472

numerous ways in the Glorious Qur'an prohibiting people from engaging in *Ribaa* as it is a great sin in the side of Allah (SWT).

Ribaa has been an existence for quite a long time before the advent of Islam. History has apparently disclosed that compound interest was forbidden. For example, King Bacchant of Egyptian Dynasty (C. 730-735) forbids the taking of interest in excess of principal due to exploitative nature of the interest that there was a lot of evidence which showed prohibition scriptures. Although, the Jews and Christians have abandoned the instructions and continued with their interest (usury) based dealings. This justifies the fact that *Ribaa* predated the advent of Islam. This shows that even before the advent of Islam *Ribaa* was regarded as an unethical behavior. So also, in Islam *Ribaa* was vehemently prohibited and questioned by Allah in the transaction of people in order to have a pure and blissful profit in their business. However, the concept of *Ribaa* in Islam therefore is primordial which Islam goes against strictly. This prompted the setting out of conducting a research work to produce a body of knowledge concerning the practice of *Ribaa* by Gombe traders. Portray its effects on society and devising ways or measures of curbing its menace as well as preventing the prevailing practice of *Ribaa* in Gombe main market, to attain for the most blissful income among people.

2.0 Conceptual Clarification

With the present insatiable quest for wealth and the glitters of this worldly life, *Ribaa* (interest, usury) has become a norm in the society on both individual and governmental bases, even though all religions and mythologies have prohibited, restricted, discouraged, disliked, or degraded *Ribaa* in one way or the other since the inception of human interaction. All three major revealed religions (i.e.) all the three strongly condemned and prohibited *Ribaa* in its original versions. Later, the Christians and Jews abandoned this prohibition, subsequently with some lax Muslims that led to the economic anarchy of the present era commonly referred to as the great economic meltdown. Hence, the below definition depicts the operational use of the terms and conditions as applied herein.

2.1 Definition of Ribaa

In one word, the closest approximation to the meaning of the term *Ribaa* in the English language is interest or usury. However, in the Islamic terminology, *Ribaa* could be defined as a loan with the condition that the borrower will return to the lender more than or better than the quantity or quality borrowed, or a forced "increase of value" in "the medium of exchange" that is loaned or swapped. In other words, *Ribaa* is an effortless profit or that profit which comes free from compensation or that extra earning obtained that is free of exchange. (Hauwa and Abdulrazaq, 101).

Islam encourages people to earn their living in lawful ways and consume only that which is lawful. Therefore, all dealings and earnings have to be in compliance with the conditions set by the *Shari'ah*, and *Ribaa* is among those practices which all dealings and earnings must be free from.

2.2 Description of Ribaa Al-Nasi'ah

Ribaa is divided into two: Ribah al-Nasi'ah and Ribahal-Fadl. Ribah al-Nasi'ah it is an excess in value determined by time. All Muslim jurists agree on the prohibition of *Ribaa Al-nasi'ah*. It also, known as *Ribaa al-Jahiliyyah* because it was generally practiced in *Jahiliyyah* periods (period in Arabia before Islam). It is the type of *Ribaa* that encourages unfairness and inequality in a transaction. Therefore, the mode of practicing *Ribaa al-nasi'ah* was that, a creditor would advance an amount of money as a loan for a period and takes an amount of *Ribaa* every month. In case of any failure by the borrower to honor the payment of the principal at the agreed date, the creditor would extend the period or time of payment by demanding an increase in the principal (Zowk, 11). We can notice here that, this is similar to interest those business men, banks and other financial institutions charge nowadays. The Glorious Qur'an says; "*O believers! Charge not doubled and redoubled Ribaa, and fear Allah so that you may prosper*" (Q, 33: 130).

This verse prohibited *Ribaa Al-nasi'ah* and made it so clear that it is unacceptable practice in Islam. This is because Allah wants equality to spread all over the world and unfairness to be eliminated. By the way sometime people are involved in this practice of taking interest despite the clear evidence on its prohibition. It is fully in conflict with Islam in its form and meaning. They say that what is prohibited in *Ribaa* is only the charging of *Ribaa* many times the principal amount, as stated in the above verse. This is wrong because the verse expresses how Allah dislikes *Ribaa* and cautions about all kinds of it. (Hauwa and Abdulrazaq opt-cit.101).

Discription of Ribaa Al-Fadl:

It is the sale of something of "gold or silver or wheat or barley or dates or salt or what shares cause with the kind" for its kind in extra, i.e. any increment in any of the two traded items over the other or that one of them both is collected on the spot while the other (is to be collected) at the later time (Abdullah bin Saalih Al-Qussayyir, 7). Based on what is in *Sahih* Muslim from Abu Sa'id Al-Khudri (RA) who said: The messenger of Allah (SAW) said:

Gold for Gold, silver for silver, wheat for wheat, barley for barley, dates for dates, salt for salt, a kind for its kind, hand to hand. Whoever gives more than that or takes more has engaged in *Ribaa*. The taker and the giver are the same regarding it (Muslim, Vol. 4, Hadith no: 1584).

Therefore, the sale of kind of these things must be for its kind in the sameness of kind, quantity, form and that it should be hand to hand i.e. exchanged on the spot. But during the sale of a kind for another kind, then the only condition is that it should be exchanged on the spot. Because it is meant to ensure equality in exchange, that means people can protect their wealth by making unjust and unequal exchanges illegal. Therefore, Islam aims to promote charity and helping others through kindness.

The Practice of Ribaa among Traders in Gombe Main Market

Traders in Gombe Main Market are the subject matter that prompted to undertake this research work. Gombe metropolis is predominantly occupied by many Muslims. Meanwhile many of the traders in the Market are Muslims who consider commerce as lawful in Islam and good for human culture. There is quite many Muslims that engaged in different forms of business, such as foodstuff and other domestic commodities. Unfortunately, most of these traders engaged in interest-based on the analysis made through a physical survey and observation. For instance, a number of facts were discovered in parts of the market place based on the interview conducted with some traders and other business men which include; butchers, textile, kitchen and house utensils, grain sellers, palm and groundnut oil sellers, cosmetics, sellers of cooking ingredients, traders, motorbike/bicycle, furniture sellers among others all involved and eventually expressed their mind vividly on how they conduct business between traders, retailers and customers and why they found themselves in interest/usury in their business directly or indirectly. Some of the interview is as follows:

According to Adamu Adamu Muhammad, “interest-based transaction stealthily infiltrated into our form of business, usually most of the meat sellers do not have adequate capital to finance their business unless on credit for deferred payment. Therefore, an additional sum of money would be paid after period when returning the principal amount. The purpose is more meat would be collected without money and, where the buyer may likely not return the money in the stipulated time”. The anomaly here is that only the buyer will be responsible for whatever risk involved in the business. Also, the increase on the principal sum is exploitation which is interest-based. And this contradicts the ethics of Islamic business transaction.

The interest-based transaction is also rampant among the textile sellers and they are the majority, because they occupied almost seventy percent of business men in Gombe main source of the percentage. Generally, customers come from various parts within and outside the city. Usually, the Purchased was often in a large scale, but mostly on credit basis with the intention of advanced payment. Here, Alhaji Muhammadu Rabiū lamented, “Majority of textile sellers has their customers from different parts of the State and coming to the Gombe main Market occasionally. That is why they used to collect the product in large numbers on credit sale and pay in advance. So an additional sum would be increase on the principal amount if interested. Sometime to

make it clear or otherwise depends on the factors guaranteed”. By virtue of the business concerned each and every person has the right to bargain, and it is clear here that, only the seller has the right to impose what he assumes he want on the buyer. This is absolute exploitation that opposed the basis of business transaction.

In the other part, discussion was made with Alhaji Abbayo Ibrahim the kitchen and other home utensils seller. After some rigorous and comprehensive explanation on their form of business, the purchasing power in the type of their commodities has series of channels from producer, whole-seller, retailer down upon which each determined the price. Because mostly the payment would be made in advance and some amount of money would be paid on the principal sum in addition to cover the long period of time that the money was not paid. This shows that all the people interviewed embark on interest-based transactions. But they look at it as permissible and good. The respondent argued with confidence and said, “The whole-seller buys his goods from the producer on credit sale for deferred payment. We also, buy from the whole-seller on credit for deferred payment the excess sum will be increased and so we did to our customers too”. As observed, the practices of interest-based transactions tin Gombe main market this prominent in action, in viewed that people dealing with it become rich and wealthy in the meantime. So not only interest is involved, the effect of price control also is the problem, thereby every seller has price control power depends on his selfishness.

The interview conducted with one of grain sellers, Alhaji Ibrahim Mai Unguwa he strictly goes to the point and complain that the problems involve in their type of their business is “if we buy A bags of rice in bulk on credit sale in such the whole-seller demand additional amount of money other than the real price and the agreement would be made based on the time and condition of payment”. He said politely. Unfortunately, this implies that the seller and the buyer both have no choice. Because the respond shows that sometime people embark on interest-based transactions been that they knew it is unlawful, but they see it as necessity or to maintain the business, to maximize profit or to earn a living.

In the same vein Alhaji Yarima Abdullahi, a groundnut and palm oil seller expressed his mind on behalf of the entire members, and he said, “We do sell gallons of oils to our customers in large quantity and mostly on credit. There we increase the price above normal in case the retailer or customer might not be able to pay on time”. The idea here is when buying with cash at hand is devoid of interest that is why the seller preferred more buying on credit for deferred payment that should maximize the profit. The sellers of cosmetics were also not left behind. They sell jewelry, shoes, bags, underwear, and bed sheets among other related materials. According to Babayo Ahmad Muhammad (cosmetics and jewelries) said, “Actually in our own type of business in some situation people would come to us demanding for items to facilitate their wedding ceremonies without cash in hand. Here, the seller will use that opportunity of no cash by increasing the price of the items from the usual amount for deferred payment as a

result of the intense need of the items”. So it is very critical and cruel here. That means the intense need of the items could determine the price and depending on the long period of time the customer could be able to pay, despite the risk involved too.

In another part of the Gombe main market are sellers of cooking ingredients. Here mostly the proprietors were women, so it took hard to discuss with them because of their nature and other impediments. They delegated one man as a co-neighbor and business partner. So, the interview was with Ibrahim Hamza. According to him, “mostly we that are selling food stuff my business is riskier because we have some perishable items that leave for long. And most of our customers are salaries/wages earners, which means we must sell on credit. As a result of the delay in their salary, we developed a culture of increasing the price of deferred payment from normal price. Observation here regarding the risk that business involved mostly the proprietors will find the way of securing the business without considering the ethical aspect of the business dealings. So, what is obtainable here is tit for tat, if you are indeed in need pay cash if take and return more left to you to decide and your necessity of need becomes a safety business mechanism.

Along the line there are traders, they are also known as provisional shop traders. This name was given to them just because they are found everywhere not only in Gombe main market. And the types of business they offer are mixed trading they almost sell everything especially the daily used products ranging from food stuff, sweets, detergents, cosmetics, among other things. Here in Gombe main market discussion was made with Malam Muhammad Ibrahim, “we traders in Gombe main market occupied almost eighty to ninety percent except for few involved in interest-based transaction, because some of us consider it as wrong as it is prohibited by Allah (SWT) as He is the Enricher and the Sustainer. But sometime people fail to understand that, due to human nature our selfishness, negligence and ignorance. It is He (SWT) Who made business *halal* and *Ribaa* (Usury) *haram*. So, traders who stick to the main teaching of their religion will no longer have problems in whatever they do, because they know that in Islam everything is clear out of question. So, without wasting much of time that mostly our people engaged in *Ribaa* from outside the business. For example, some traders obtain loans from conventional financial institutions that dealt with *Ribaa*. They collect loans from banks to finance their business, and usually the loans accumulated with interest (usury). Also, if there is fire outbreak when fire quitted their shops accidentally at the end, they lose everything. Later they prefer going to the banks to collect loans to indemnify their business”. Notice here, if some traders consider business as an act of *Ibadah* so they do it with the intention of getting the wealth and the reward. And the other side considers the interest-based transaction as the opportunity of accumulating more money to become wealthy and have a good life in this world.

Furthermore, the other part of the main market is motorbike/bicycle sellers. They sell new and old products depending on the customer’s need. Based on the

interview conducted with one of their members Babangida Mustapha who said, "the aspect of business transaction in our side in most cases we sell our product in bulk to some government, private organization, public individual and politicians usually on loans or credit basis. So, here we charge extra amount on return". The price of the product is already fixed due to the nature of the type of people that are dealing with such responsibility. So, the price varies depending on the nature and condition. An additional sum should be added on the principal for deferred payment.

Lastly, by no means the least, at the other side there are furniture sellers. Discussion was made with Nuhu Isiyaku the furniture seller. He expressed his mind on how they conduct their business in the Gombe main market. He said, "Actually, we and some other household sellers sell our products mostly on occasional basis. Sometimes we sell those with cash in hand and sometime on credit. However, the price determined in our business depends on the nature of the product. Some products have cheaper rates and some higher rate. But generally, where the price would be different is selling the products on credit. There we charge extra amount".

Deducing from the information above and the virtue of analysis of traders within the Gombe main market in a nutshell, it reveals that virtually almost all traders involved in interest-based transaction except few, some involved in usury unknowingly, but such engagement equated with selfish of accumulating more money of becoming wealthy in the society. Therefore, based on the analysis the traders of Gombe Main Market predominantly practice the *Ribaa Al-Nasi'ah* except few practices *Ribaa al-fadl*. This is exactly what has befallen the *Ummah* today. Many people have resorted to the evil and poisonous of dealing in usury to accumulate wealth. May Allah (SWT) protect us.

Effects of Ribaa on the Society

The effects of *Ribaa*/Usury cannot be undermined because *Ribaa* is a prohibited gain that causes a harmful privation and is regarded as frightening nightmare from which all society suffers. The traders of Gombe Main Market should note that the negative effects that exist in usurious transaction dominated by illegal act not only affect the society but affect the usurer himself, the business, the society and the whole world at large. *Ribaa* causes ruin and bankruptcy to the nations and societies because the great for it interest made those who engaged in it to change their accounts and withdraw their currency fluidity from their country to other advanced and influential countries so, those countries (to which the monies are withdrawn, are able to use the money, perhaps in a way that makes it become vulnerable from many angles. While the countries that originally own the money became proved to null currency fluidity and unexpected economist agnation.

It is also a dungeon through which the society suffocates itself from many angles because, it implies in the end. More so, they considered *Ribaa* legitimate, regarded the prohibition as permissible, and assumed the right to overstep the limits of Allah (SWT)

and getting into his sanctuary! And it could also be vice versa such that when this few or group of it go bankrupt due to a retribution let fall on it by Allah the harms go round the people who do business with them and the authority in charge is troubled in every facet. The consumption of *Ribaa* is a reason for war from Allah and His Messenger that suffices as harm. For society in every sphere of life who is that will wage a war from Allah or with his body or wealth or kinsfolk and all of what he is giving of wealth. Allah (SWT) threatens those who consume *Ribaa* and says,

And if you do not do it, then take a notice of war from Allah and His Messenger (SAW) but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums) and you shall not be dealt with unjustly (by receiving less than your capital sums (Q, 2: 279).

The above-mentioned verse is as retribution for you due to your consumption of *Ribaa*. There is no doubt that the impact of this war is seen in the life of people today and recognized from that with which Allah grabs the consumers of *Ribaa* of miserable life, destruction of wealth which yields in burning, drowning wealth and other means of taking away the value of wealth whether partial or complete destruction. Therefore, when the wealth is afflicted with destruction it also affects the society because when the punishment descends, it spreads. The Prophet (SAW) reported to have said, “*It is narrated on the authority of Abdullah Ibn Mas’ud that he said: the Messenger of Allah (SAW) cursed the Usury devourer, giver, witness and writer*”. (Abu Dawud, Vol. 4, Hadith no: 3333, P. 106). Moreover, *Ribaa* (usury/interest) brings selfishness that the rich continues to become richer and the poor rapidly becomes poorer and this causes the whole society to break down in to lower level. There would be an increase in inflation and subsequent theft, violent robbery and other crimes.

It is narrated on the authority of Qais Ibn Abu Gharzah that he said: During the life time of the Messenger of Allah (SAW) we (the assembly of traders) were called the brokers. Once, the Messenger (SAW) came upon us and gave us a name much better than that, when he said: O community of traders! No doubt, both telling lies and falsity prevail in the transaction: so, you should (stop from that, or at least) mix it with charity (in order to remove the evil traces). (Abu Dawud, Vol.4, Hadith no: 3326, P.104).

Islamic Ways of Curving the Menace of Ribaa

Islam as a religion is open and voluntary religion that give out freedom of making choice between what is right and wrong. To ascertain the most important ways to be employed through which the interest-based transaction (*Ribaa/Usury*) partially wipes out or total withdrawal from it among the traders, is that whole society should endeavor to join hands in creating awareness and consciousness towards its prevention due to the dangers attached.

Muslim scholars within Gombe should organized effective *Da'awah* movements on Islamic business and finance within the market area. This will enable them to preach regularly to educate people properly on the aspects of Islamic business and finance. Although the nature of the contemporary leaders is not comparable with that of first generation, but they should try and emulate the four rightly guided caliphs: Abubakar, Umar, Uthman and Ali (May Allah (SWT) be please with them all). They considered the responsibility of them to the utmost where they devoted much of their life in serving humanity for prevailing peace and progress both in religious and the secular levels. Likewise, our Muslims scholars should try and set a measure through organizing effective and efficient team of regular inspection and monitoring of the business dealings in the Gombe main Market. This could be done by taking unexpected visitation, questioning on interest-based transaction and related issues after given any *Da'awah* lectures. And, by selecting those that have little or more knowledge on Islamic finance by giving them proper training in order to facilitate effective *Da'awah* on the prevailing issue.

In another dimension traditional and authorities should make effort and note that it is part of the obligatory responsibility bestowed upon them to act in stopping or to minimize the rate of illegal interest-based transaction in their community. Thus, the process of achieving this aim is that the religious, traditional and political leaders should joint hands by setting a panel committee of legal actions which will serve as central measures in curving or preventing the practice of interest based (*Ribaa*) transaction among the traders. They should design a constitution which or a set of rules and regulations which will be bidden on every trader within Gombe Main Market, and beyond which will include the strike prohibition of interest (*Ribaa*) in their transaction. Hence, the key official of the association administrators should be shouldered on those who are conversant with sound Islamic education. The official will be called upon on an occasional basis to account for the implementation of the rules and regulations. Also and other authorities should create a little motivational factor of a prize for those traders, Muslims and non-Muslims, who try to follow the prescribed teachings of their scriptures. This could help in reducing the practice of interest (*Ribaa*) in Gombe Main Market and other markets respectively.

Recommendations

After a careful examination of this research work, the following recommendations were suggested:

1. Muslim traders/businessmen should fear Allah (SWT) and embark on halal business with the knowledge of Islamic business transaction as prescribed in Islam.
2. Putting more effort of research on this area of study become very imperative so as to enlighten the people on the concept and effect of *Ribaa* on humanity.

3. There should be an urgent need of the educational institutions to concentrate more on ethical Islamic business. The Muslim *Ummah* should engage those scholars that are expert in Islamic economics and principles to produce recommended pamphlets that will enhance the level of knowledge on Islamic business.
4. Organizing effective *Da'awah* team for this study is needed to reach out those traders concerned on Islamic business transaction and the importance of halal dealings. This will be achieved by establishing *Ta'alimaat* in the central Masjid of the market area.
5. Lastly but not the least, Muslims and non-Muslims should shun all interest-based transactions, because it involves exploitation and injustice.

Conclusion

Conclusively, it is obvious that the illegal practice of interest-based transaction is strongly prohibited in Islam. From the research conducted so far, the practice of *Ribaa* among the traders of Gombe Main Market is rampant, because almost all the traders were found guilty of interest based in their business dealings either directly or indirectly. However, it is not too late for those traders who embark on this illegal action to repent, most especially those who are fully in it. Also, one of the objectives of this research is to relate the negative effect of interest-based dealings on society. Therefore, this work provided a brief crossing bridge of measures on how to prevent falling into practice of interest-based transactions through a diving means and recommended ways to be undertaken by the stakeholders and authorities concerned in order to minimize the practice of *Ribaa* in Gombe Main Market.

Works Cited

- Abu Dawud S., *English to Arabic of Sunan Abu Dawud*, Vol. 4, Dar al-kotob Al-ilmiah: Beirut, Lebanon. 2008.
- Abdullah Bin Saalih Al-Qusayyir, *A Reminder on the Evils of Ribaa: its Eessence, Forms and Harms*, Dakwah Corner Bookstore: Malaysia. 2009.
- Hauwa Bako and Abu Bilaal AbdIrazaq bn Bello bn Oare, *Challenges of the Contemporary Muslims: An Exposition on their Nature, Effects and Solutions*”, Sahaabah Publications: Kaduna. 2013.
- Majah I, “English Translation of Sunan Ibn Majah, Vol. 3, Darussalam: Riyadh, Saudi Arabia. 2007.
- Omar Zowk, *A Brief Sense on Islamic Business Practice*, Dar Al-Qur’an: Lebanon. 2009.
- Sahih Muslim, *English Translation of Sahih Muslim*, Vol. 4, Darussalam: Riyadh, Saudi Arabia. 2007.
- THE NOBLE QUR’AN, *English Translation of meanings and commentary*, King Fahd Glorious Qur’an Printing Complex: Madinah Munawwarah, K.S.A. 1434 A.H.

List of informants

- Adamu Adamu Muhammad, (age 45), Butcher, Unguwa Uku, Gombe.
- Alhaji Muhammadu Rabi’u, (age 47), Textile Seller, Herwagana, Gombe.
- Alhaji Abbayo Ibrahim Isah, (age 41), Kitchen Utensils Seller, Bolari, Gombe.
- Alhaji Ibrahim Mai Unguwa, (age 40), Rice Seller, Hammadu Kafi, Gombe.
- Alhaji Yarima Abdullahi, (age 41), Groundnut and Palm Oil Seller, Pantami, Gombe.
- Babangida Mustapha, (age 45), Motorbike Seller, Madaki, Gombe.
- Babaya Ahmad Muhammad, (age 37), Cosmetics and Jewelries Seller, Unguwa Uku, Gombe.
- Ibrahim Hamza, (age 35), Soup Ingredients Seller, Gabukka, Gombe.
- Malam Muhammad Ibrahim, (age 40), Provisional Trader, Pantami, Gombe.
- Nuhu Isiyaku, (age 41), Furniture Seller, Tudun Wada, Gombe.