

ECONOMIC PRINCIPLES AND POLICIES OF

AMIR AL-MU'MININ

MUHAMMAD BELLO

LEGACIES AND RELEVANCE TO NIGERIAN ECONOMIC LIFE



**BY
HAMZA ABUBAKAR HUSSAINI**

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BY

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Dedication

This work is dedicated to my beloved parents, Alhaji Abubakar Hussaini (Malam Garba) and Malama Rabi'atu Umaru Mai-Iyalai who both inspired in me the love of learning and good behaviour right from my childhood, it is also dedicated to all my family members. May Allah make them among the dwellers of *Jannah al-Firdaws*.

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Abbreviations

ABU	Ahmadu Bello University
AC	After Christ (reference to Gregorian calendar)
AH	After <i>Hijrah</i> (Migration of the Prophet Muhammad, referring to the Islamic/lunar calendar)
BSOAS	Bulletin of the School of Oriental and African Studies
BUK	Bayero University, Kano
CE	Christian Era (also referring to the Gregorian calendar)
CCB	Code of Conduct Bureau
CCT	Code of Conduct Tribunal
CIL	Centre for Islamic Legal Studies Library, ABU Zaria
CIS	Centre for Islamic Studies, UDUS
EFCC	Economic and Financial Crimes Commission
ICPC	Independent Corrupt Practices and other related Offences Commission
ICT	Information Communication Technology
IIASI	Institute of Islamic-African Studies International
IIIT	International Institute of Islamic Thought
KIL	Kashim Ibrahim Library
MAMSER	Mass Mobilization for Self-Reliance, Social Justice and Economic Recovery
MW	Megawatts
MS	Manuscript
NAFDAC	National Agency for Food and Drugs Administration and Control
NEEDS	National Economic Empowerment and Development Strategy
NOA	National Orientation Agency
SAP	Structural Adjustment Programme
SIASI	Sankore Institute of Islamic-African Studies International
SISCE	Senior Islamic Studies Certificate Examinations
SON	Standard Organization of Nigeria
SSCE	Senior School Certificate Examinations
UDUS	Usmanu Danfodiyo University, Sokoto
VVF	Vesico-Vaginal Fistula
WAI	War Against Indiscipline
WAIC	War Against Indiscipline and Corruption

Glossary

The following are brief explanations of the Arabic and Hausa terms and phrases which are used in this book. The letter (H) is used in brackets to signify Hausa terms while the Arabic terms remain without indication.

' <i>Adl</i>	Justice and fairness
' <i>Amanah</i>	Honesty and sincerity
' <i>Anwatun</i>	Forceful seizure of land and/or properties of non-Muslims
' <i>Arif</i>	The superintendent of affairs who acquaints himself with the circumstances of a company of men (pl. <i>urafa'</i>)
' <i>Yan hatsi</i> (H)	Food vendors also known as <i>ma'auna</i>
<i>Adashi</i> (H)	Cooperative savings
<i>Ahl al-Hall wa al-'Aqd</i>	Decision making body in an Islamic political system
<i>Aikin Gayya</i> (H)	Community support services
<i>Akiffa'</i>	Social equal (sing. <i>kufu'</i>)
<i>Al-'Afw</i>	Harmony with the traits of forgiveness
<i>Al-Birr</i>	Acts of obedience to Allah
<i>Al-Falah</i>	Prosperity
<i>Al-Ghissh</i>	Deceit
<i>Al-Ihsan</i>	Kindness
<i>Al-Mu'akhah</i>	Islamic brotherhood
<i>Al-Najsh</i>	A trick (of offering a very high price) for something without the intention of buying it but just to allure and cheat some body else who really wants to buy it although it is not worth such a high price.
<i>Al-Shahadah</i>	Testimony; see <i>kalimah al-shahadah</i>
<i>Al-Siyasah al-Shar'iyyah</i>	Islamic system of governance
<i>Al-Ta'wun</i>	Mutual cooperation
<i>Al-Tadlis</i>	Hiding the defect of a commodity being sold
<i>Al-Tijarah</i>	Trading
<i>Al-Wafa'</i>	Fulfilment of promise
' <i>Amanah</i>	Trust
' <i>Amir</i>	Army commander; provincial governor. (Pl. <i>umara'</i>)
' <i>Amir al-Mu'minin</i>	Commander of the Faithful; head of the Islamic state; Caliph; reference to Muhammad Bello in this work
' <i>Anfal</i>	Booty
' <i>Aqit</i>	Cottage cheese
' <i>Aradiy al-'Ushriyyah</i>	<i>Zakatable</i> land
' <i>Aradiy al-Kharajiyah</i>	Taxable land

<i>At-taqwa</i>	Virtue, righteousness and piety
<i>Auduga</i> (H)	Cotton
<i>‘Ayah</i>	Verse of the Qur’an
<i>Barakah</i>	Spiritual blessing; the grace of God bestowed to his servants; also spiritual blessing of a holy man unto somebody
<i>Bay`ah</i>	A pledge of allegiance, referring to the pledge people take at the hand of their leader, vowing to remain loyal to him.
<i>Bayt al-Mal</i>	Public Treasury of a Muslim country
<i>Bilad al-Sudan</i>	Land of the black people/race also known as <i>bilad al-tukrur</i>
<i>Bilad al-Tukrur</i>	See <i>Bilad al-Sudan</i>
<i>Bimaristan/mustashfah</i>	Hospital; public health centre
<i>Bukhl</i>	Meanness
<i>Da`wah</i>	Calling/inviting people towards Islam
<i>Daqiq</i>	Flour
<i>Darurah</i>	Necessity (pl. <i>Daruriyyat</i>)
<i>Dawa</i> (H)	Guinea corn- sorghum bicolor
<i>Dhimmi</i>	A Non-Muslim citizen of a Muslim country
<i>Dhira`</i>	Is six fists, <i>qabdah</i>
<i>Dinar</i>	A coin made of pure gold that was used as a form of currency. It was equal to approximately 4.25g of gold
<i>Dirham</i>	A coin made of pure silver that was used as a form of currency. It is equal to approximately 3.1g of silver
<i>Diwan</i>	Account books
<i>Duma</i> (H)	Bottle gourd
<i>Faddan</i>	Sixty Hashemite cubits
<i>Fakhr</i>	Pride
<i>Fasad</i>	Mischief, Trouble-making, corruption
<i>Fay`</i>	Booty surrendered by the enemy without actual fighting
<i>Fiqh</i>	Refers to the whole corpus of Islamic jurisprudence. of life, religious, political, social, commercial or economic. The whole corpus of <i>fiqh</i> is based primarily on interpretations of the Qur’an and the <i>sunnah</i> and secondarily on <i>ijma`</i> (consensus) and <i>ijtihad</i> (individual judgement). While the Qur’an and the <i>sunnah</i> are immutable, <i>fiqhi</i> verdicts may change due to changing circumstances.
<i>Gero</i> (H)	Millet- pennisetum thphcides (also called <i>maiwa</i>)
<i>Ghanimah</i>	Property of the enemy acquired in war
<i>Ghissh</i>	Fraud
<i>Ghulul</i>	Misappropriation of <i>ghanimah</i> before it is divided into five shares; embezzlement of public funds; treachery
<i>Hadd</i>	<i>Sharia`ah</i> prescribed punishments (pl. <i>hudud</i>)
<i>Hajj</i>	Pilgrimage to Makkah which occurs during the month of Dhul Hijjah, it is one of the five pillars of Islam

<i>Halal</i>	Things or activities permitted by the <i>Shari`ah</i>
<i>Haram</i>	Things or activities prohibited by the <i>Shari`ah</i>
<i>Hasad</i>	Envy
<i>Hijrah</i>	To migrate from one place to another for the pleasure of Allah. It also refers specifically to the migration of Rasulullaah from Makkah to Madinah. It is from this important event that the Islamic calendar begins, which corresponds to the year 622 AD of the Gregorian calendar
<i>Hikmah</i>	Wisdom
<i>Hisbah</i>	Censor agency, an institution for encouraging Islamic norms of behavior and checking unlawful practices
<i>Hub al-Nafs</i>	Greediness
<i>Hudud</i>	Allah's boundary limits for <i>Halâl</i> (lawful) and <i>Haram</i> (unlawful).
<i>Humat</i>	Protectors or police
<i>Husun</i>	Walled towns (sing. <i>hisn</i>)
<i>'Ibadah</i>	An act of worship e.g. <i>salah</i> , Hajj, charity
<i>'Ihtikar</i>	Hoarding
<i>'Ijazah</i>	Permission; licence; certificate given by a scholar to his student authorizing him to pass on what he has studied under him to others
<i>'Ijtihad</i>	In technical terms, it refers to the endeavor of a jurist to derive a rule or reach a judgement based on evidence found in the Islamic sources of law, predominantly, the Qur'an and the <i>sunnah</i>
<i>Isamiyyah</i>	Something related to Islam; <i>Islamiyyah</i> schools are modern schools where Islamic sciences are taught to students
<i>'Imam</i>	Head, or the leader of the Muslim community/ <i>ummah</i>
<i>'Iman</i>	Belief in <i>Tawhid</i> and the <i>Risalah</i> of the Prophet together with everything else that he taught
<i>'Iqtisad</i>	Moderation
<i>'Israf</i>	Extravagance, excessiveness (especially in expenditure)
<i>Jahiliyyah</i>	A period in which God's guidance is ignored; pre-Islamic period
<i>Jama`ah</i>	Community of Muslims with a spiritual and temporal leader, the Sheikh's followers
<i>Jangali (H)</i>	Cattle tax imposed on herders by aristocrats in Hausaland
<i>Jannah</i>	Commonly translated as "paradise". It is a physical Place of happiness where the faithful will live forever after the Day of Judgement (pl. <i>jannat</i>)
<i>Jarib</i>	Is ten <i>qasabah</i>
<i>Jihad</i>	Use of military force to defend Islam, its people and land, or religious freedom of any people

<i>Jizyah</i>	A poll tax imposed on non-Muslims who are defeated in <i>Jihad</i> and stay under the Islamic state's authority in exchange for their protection and security
<i>Juma`ah</i>	Friday congregational prayer
<i>Kalimah al-Shahadah</i>	The testimony of belief that Muslims recite to confirm their Iman. The words of the Kalimah are " <i>Laa Ilaaha Illal Laahu Muhammadur Rasulullaah</i> " ("There is none worthy of worship but Allah and Muhammad is the messenger of Allah")
<i>Khalifah</i>	The head of the Islamic state in the Islamic political system (pl. <i>khulafa`</i>)
<i>Kharaj</i>	Income; revenue; land-tax (being a rent for utilizing land belonging to the Islamic state)
<i>Al-Khilabah</i>	Deceitful fascination
<i>Al-khiyanah</i>	Breach of trust
<i>Al-khadi`ad</i>	Swindling
<i>Khumus</i>	One-fifth of the booty (pl. <i>akhmas</i>)
<i>KurdinGari</i> (H)	Town tax imposed on the citizens in Hausaland
<i>KurdinSalla</i> (H)	Tax imposed by aristocrats in Hausaland in festive periods
<i>Kuttab/Madaris</i>	Schools/Learning centres in Muslim Education System
<i>Lalle</i> (H)	Henna; A kind of plant used for dyeing hair.
<i>Lambu</i> (H)	Irrigated farms (pl. <i>lambuna</i>)
<i>Luqtah</i>	Article or a thing (a pouch or a purse tied with a string) found by somebody other than the owner who has lost it.
<i>Mahram</i>	One of those prohibited to him in marriage someone whom one is not allowed to marry, such as one's father, mother, brother, sister (pl. <i>maharim</i>). A list of <i>Maharim</i> is mentioned in verses 22, 23 and 24 of Surah Nisa' (Surah 4). Someone whom one is allowed to marry is referred to as a non- <i>Mahram</i> .
<i>Maiwa</i> (H)	See <i>gero</i>
<i>Makruh</i>	Objectionable; reprehensible
<i>Maqasid</i>	Objectives, intent of; (sing. <i>maqsad</i>)
<i>Masarauta</i> (H)	Chieftdom (pl. <i>masarautu</i>)
<i>Masjid</i>	Mosque
<i>Maslahah</i>	Welfare/ the basic interest considered in the formulation of law in Islam (pl. <i>masalih</i>)
<i>Maigari</i> (H)	A term used to refer to the king of a particular town
<i>Maikasa</i> (H)	A term used to refer to the king of a particular territory
<i>Mithqal</i>	A special kind of weight (equals 4 2/7 grams approx., used for weighing gold). [20 <i>Mithqâl</i> = 94 grams approx.]
<i>Mu`adhdhin</i>	The person who calls out the <i>Adhan</i> . see <i>Adhan</i>
<i>Mubah</i>	Lawful

<i>Muhtarif</i>	Gainfully employed, having skill
<i>Muhtasib</i>	Censor; an officer appointed to see that the precepts of Islam are obeyed, to detect offences and punish offenders
<i>Mumatalah</i>	Deliberate refusal to settle debt as at when due
<i>Mustahab</i>	Recommended (or desired), some action graded in <i>Shari`ah</i> as desired, a level below required and above permissible
<i>Nafl</i>	Supererogatory share over and above a regular share, gift for gallantry (pl. <i>anfal</i>)
<i>Nisab</i>	Minimum amount required in <i>zakāh</i>
<i>Qabdah</i>	Is four fingers and a <i>jarib</i> is a square measure of land
between	each of the sides of which are sixty Hashemite cubits
<i>Qarabah</i>	Near relatives; kinship of the Prophet ﷺ
<i>Qasabah</i>	Is six Hashemite <i>Dhira`</i> (forearm)
<i>Qiyam</i>	Values
<i>Qudat</i>	Judges (sing. <i>qadi</i>)
<i>Raddal-Mazalim</i>	Agency for the restitution of injustice
<i>Rajab</i>	The seventh month of the Islamic calendar
<i>Riba al-Fadl</i>	Pertaining to trade contracts. It refers to exchange of different quantities (but different qualities) of the same commodity. Such exchange in particular commodities defined in <i>Shari`ah</i> is not allowed.
<i>Riba al-Nasi`ah</i>	it refers to the ‘premium’ that must be paid by the borrower to the lender along with the principal amount as a condition for the loan or an extension in its maturity
<i>Riba</i>	Usury which is of two major kinds: (a) <i>Ribā` Nasī`a</i> , (b) <i>Ribā`</i>
<i>Fadl.</i>	Islam strictly forbids all kinds of usury
<i>Ribat</i>	Defence settlement, frontier stronghold
<i>Ridi</i> (H)	Beniseeds
<i>Rikaz</i>	Buried wealth from the people of previous generation
<i>Riwaq al-Bornu</i>	Is a historic student Hostel built in Al-Azhar University for students from Kanem-Borno Empire
<i>Sabahlala</i>	Being idle
<i>Sadaq</i>	Dowry; amount of money that is given by the husband in marriage contract which can be in cash or in kind
<i>Sadaqah</i>	Charity given for the pleasure of Allah other than <i>Zakah</i> (pl. <i>sadaqat</i>)
<i>Samin</i>	Affluent, Well-off
<i>Sarauta</i> (H)	Chieftaincy
<i>Sarkin</i> (H)	Chief of a territory (pl. <i>sarakuna</i>)
<i>Sha`ir</i>	Barley
<i>Shari`ah</i>	Sacred laws in Islam, Islamic legal system
<i>Sheikh</i>	Old; a leader among his people or group; well-learned scholar
<i>Shura</i>	Consultative body in the Islamic political system

<i>Sidq</i>	Truthfulness
<i>Sana`ah</i>	Occupation
<i>Sukuk</i>	Certificate or financial paper representing an asset (sing. suk)
<i>Surah</i>	Chapter of the Qur'an
<i>Tabdhir</i>	Extravagance
<i>Tafsir</i>	Exegesis of the Qur'an
<i>Tajdid</i>	Revivalism
<i>Tamr</i>	Dates
<i>Taqdir</i>	Estimate of amount that is due from a proportion of wealth
<i>Taqwa</i>	Allah's consciousness that drives a person to carry out all Allah's commands and to stay away from everything that Allah has prohibited
<i>Tare (H)</i>	Going out of market place by some marketers and/or their agents to strategic routes in order to hijack commodities before their arrival to the market place
<i>Tatfif</i>	Giving less in measure and weight, decreasing the right of others
<i>Taybah</i>	Another name for Al-Madina.
<i>Tike (H)</i>	Cattle markets
<i>`Ulama' al-Su'</i>	Rapacious scholars
<i>`Ummah</i>	The nation of Muslims, Muslim community
<i>`Umrah</i>	A visit to Makka during which one performs the <i>Tawaf</i> around the <i>Ka'ba</i> and the <i>Sâ'y</i> between As-Safâ and Al-Marwa
<i>`Uqiyah</i>	128 grams of gold. It may be less or more according to different countries
<i>`Usul al-Fiqh</i>	principles of Islamic jurisprudence
<i>Wajib</i>	Obligatory act
<i>Waken (H)</i>	Beans
<i>Wali al-Mazalim</i>	inspector of wrong doing and acts of injustice
<i>Waqf/Hubus</i>	Appropriation or tying up of a property for a pious purpose in perpetuity so that no proprietary rights can be exercised over the corpus but only over the usufruct. <i>Waqf</i> property cannot be sold, inherited or donated to anyone. It is set up for the benefit of the poor or some other pious socio-economic, religious or educational purposes
<i>Wasiyy</i>	Testator
<i>Wasiyyah</i>	Wills
<i>Wazir</i>	Minister; deputy; A very high Muslim official, generally next to the Amir or Sultan
<i>Wilayah al-A`ahd</i>	Nomination of a successor by his predecessor to be appointed into a political office after the latter
<i>Wizarah Tafwid</i>	Executive minister

<i>Zabib</i>	Raisin
<i>Zakah</i>	One of the five pillars of Islam. It is a religious financial duty levied on all persons having wealth above minimum amount (<i>niṣāb</i>) fixed by the <i>Shari`ah</i> . The object is to take away a part of the wealth of the well-to-do and to distribute it among the poor and the needy. It is levied on cash, cattle, agricultural produce, minerals, capital invested in industry and business. The distribution of <i>zakāh</i> fund has been laid down in the <i>Qur`an</i> (9: 60).
<i>Zina</i>	Adultery and/or fornication
<i>Zuhd</i>	Asceticism
<i>Zulm</i>	Injustice, Encroaching upon the rights of anyone else

Abstract

This book on Economic Thoughts and Policies of Amir al-Mu'minin Muhammad Bello investigates the major contributions of the Amir to the economic development of the Sokoto Caliphate. The book outlines some thoughts and policies he developed and implemented in the Caliphate which were responsible for rapid socio-economic development of the Caliphate. It also reveals how best the thoughts and policies can be applied in Nigeria today with a view to providing an alternative economic system for a better Nigeria. Extensive study and analysis of the primary works written by Bello and other Jihad leaders as well as later works such as travel diaries of the Western explorers and indigenous scholars were carried. The book discovers that Amir al-Mu'minin Bello adopted a classical Muslim economic development model and aligned it with local economic realities and features to achieve his overall economic goals for the new state. Emphases were made on Islamic moral provisions in economic pursuits and good fiscal policies and strategies in consonance with Shari'ah guidelines. Revenue generation and expenditure was Shari'ah compliant in the Caliphate in addition to new approaches to poverty alleviation, unemployment, agricultural development, regulation of trade, commerce and industry as well as new labor policy. Qualities of trust, hard work, sincerity and fulfilment of promise were emphasized while fraud, deceit, laziness, corruption of all kinds and all behaviours that militate against economic development were condemned and uprooted. Bello appreciated the abundant human and material resources that were available at his disposal to ginger the populace to harness them maximally. Training of manpower, provision of basic infrastructures needed for economic activities to flourish, establishment of new ribat as defence frontiers and economic centres as well as introduction of new techniques had impacted significantly in Bello's economic development strategy. The book discovers that the major difference between our economic life and that of the Sokoto Caliphate was attitudinal problems in the former. The book, finally, recommends that there is need for a proper understanding of our past in order to correct our present and plan for our future. Attitudinal change is paramount for Nigeria to achieve meaningful economic development that can give her competitive advantage among other nations. Adoption and improvement on practical measures from Bello's legacies such as prudent management of public funds, emphasis on skills and manpower training, creating enabling economic environment as well as straightening Islamic economic institutions are also recommended.

CHAPTER ONE

GENERAL INTRODUCTION

Preface

In the name of Allah, the Most Gracious the Most Merciful Who sent Prophets and Messengers to mankind and Jinn with the sole aim of guiding their life for the betterment of this life and the hereafter. May Allah's blessings and peace continue to shower unto His Beloved Prophet, Muhammad the son of Abdullah, his Companions, his household and all those who follow their footsteps till the hereafter.

Islam, as the final revealed religion, stands unique among other religions in many aspects. It has come to perfect and accommodate the teachings of the previous Prophets and Messengers, right from Prophet Adam to Prophet Isa (عليه السلام). The teachings of Islam are meant to regulate all facets of human life - both the spiritual and mundane aspects. Islam does not accept the non-interference of religion in the conduct of life and therefore does not acquiesce to the Christians' principle of 'give unto Caesar what is Caesar's and unto God what is God's.' The teachings of the Qur'an and Sunnah provide for the Muslims a comprehensive system of life; political, economic, social, spiritual and all other aspects of life. Likewise, all Muslims believe that the Prophet ﷺ was sent to the entire mankind with a universal law that is capable of guiding their life for the better.

The economic aspect of human life was given due attention in Islam as part of the basic components of the religion. Right from the early days of Islam in its Makkah period to the Madinah period, economic issues were accorded priority in the teachings of the Prophet ﷺ. Allah has always drawn the attention of believers to the enormous natural endowment He has provided in the earth for the benefit of mankind. A number of Qur'anic verses encourage man to harness the available resources to develop his material as well as spiritual needs.¹

Islamic principles are a set of guidance meant to solve human problems in all facets of life and lead humankind to live a life that is prosperous and conducive on this earth as well as better lives in the Hereafter. This is part of 'relieving them of their heavy burden (Q. 5:157) 'that is mentioned in the Qur'an. Thus, when the Prophet ﷺ was sent, Arabs were in economic bondage, particularly in Madinah where the economic activities were characterized by certain irregularities and manipulations. A number of verses of the Qur'an were revealed to correct such irregularities and guide Muslims to ethical

1 There are a number of Qur'anic verses and Hadiths of the Prophet ﷺ in this regard. See for example: Qur'an, Surat Al-An'am: 141, Surat Ibrahim: 32-34, Surat Al-Mulk: 15, Surat Al-Nahl: 5-16, Surat Al-A'raf: 31-32; 74, Surat Abasa: 24-32, Surat Al-Naml: 60, Surat Al-Ra'd: 17 and Surat Hud: 85-87.

approaches in economic transactions. Throughout the Qur'an, Allah has spoken to the believers in strong terms on the necessity of abiding by moral and ethical prescriptions in their economic pursuits which has direct consequence on their spiritual life. Economic pursuit is a way of securing a ticket to Paradise when one abides by the dictates of the *Shari'ah* and it can also lead a Muslim to the hellfire when he fails to adhere to its teachings.²

The application of Islamic ethics in economic transactions had resulted in total revolution in the economic life of Muslims within the short period of the Prophet's living in Madinah. The Islamic economic system brought about rapid changes in the economic life of Muslims which hitherto was characterized by a lot of frauds resulting in all sorts of hardship among the populace prior to the advent of Islam.³ The new economic pursuit introduced by Islam among them was based on ethical regulations which took care of all members of society regardless of one's faith, tribe or colour.

Subsequent generations of Muslims produced many scholars, administrators and thinkers who have continued to sharpen the economic conducts of their time in line with the general principles set by the Qur'an and the Sunnah of the Prophet ﷺ. Muslim economic thinkers and administrators played a leading role in contributing to the economic development of the entire world long before Western thinkers such as Adam Smith (1723-1790 AC), Ricardo (1772-1823 AC), Karl Marx (1818-1883 AC) and Thomas Malthus (1766-1834 AC) came on-board. The contributions of Muslim scholars such as Imam Abu Yusuf (113-182 AH/731-798 AC), Yahya ibn Adam (140-203 AH/757-818 AC), al-Mawardiyy (364-450 AH/974-1058 AC), Ibn Hazm (384-456 AH/994-1064 AC), al-Ghazali (450-505 AH/1059-1111 AC), Ibn al-Arabi al-Malikiyy (468-543 AH/1076-1148 AC), Ibn Taymiyyah (661-728 AH/1263-1328 AC), Ibn Khaldun (732-808 AH/1332-1406 AC), al-Maqriziyy (764-845 AH/1364-1442 AC) are very significant in the history of the world economic thought in general and Muslim economic thought in particular.

However, the significance of Muslims' contributions to the development of economic thought is still in oblivion as many scholars are yet to be recognized. Nedja mentions this fact when he says: "Moreover, the history of Islamic economic thought was not yet accorded the serious interest on Islamic economic analysis until recently."⁴ Islahi asserts that; "It is hoped that a study of their economic ideas and the ways they thought will be

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2. See for example these verses of the Qur'an; Surat Al-Mutaffifin: 1-5, Surat Hud: 84-85, Surat Al-Hajj: 41, Surat Al-Fath: 11, Surat Al-Tawbah: 54-56.
 3. For details on the Qur'anic teachings on economic life refer to Abdul Azim Islahi, *Contributions of Muslim Scholars to the History of Economic Thought and Analysis Up to 15th Century*, Jeddah: King AbdulAziz University Press, 2005, pp. 12-18 and Munzir al-Qahf, *Al-Nusus al-Iqtisadiyyah Min al-Qur'an wa al-Sunnah*, Jeddah: Markaz al-Nashr al-Ilmi, nd.
 4. Nedja Abdul Karim, "A Comparative Study of Economic Ideas of Ibn Taymiyyah and Ibn Khaldun and its Relevance to the Conventional Economic Thought", M.A. Dissertation submitted to Kulliayah of Economics and Management, International Islamic University, Malaysia, 2000, p. 13

helpful in probing and appreciating the development of economic thinking in the later generation of scholars.”⁵

Recent economic experiences worldwide, from the second half of the twentieth century, show that secular economic ideas cannot provide a lasting solution to the world economic crises of the twenty-first century. This challenge has prompted researches to look for alternative solutions to the problem. Consequently, Muslim scholars and non-Muslims as well turned their search for solutions to Islamic economic thought as a whole. This has prompted many international financial institutions to adopt Islamic economic principles as an alternative to the conventional system from the middle of the twentieth century.

The economic environment in Hausaland shortly before the advent of the Sokoto Caliphate⁶ was characterized by many irregularities, frauds and oppressions similar to those in the *Jahiliyyah* period. In fact, the issue of economic exploitation was one of the points highlighted by Sheikh ‘Uthman ibn Fodiyo (d. 1817) as a major characteristic of the un-Islamic government that was prevalent in the land. The situation was not better than that of the *Jahiliyyah* period before the advent of Islam. The impact of the Sokoto *Jihad* movement in the nineteenth century Hausaland was to some extent like the impact of Islam among the *Jahiliyyah* Arabs. It brought about significant changes in the economic life of the people.⁷

Scholars explain the location of Hausaland to be part of the belt of the Savannah that stretches right across Africa from the Atlantic to the Red Sea, between the desert in the north and the equatorial forest in the south occupying the greater part of the sector between Lake Chad in the east and the Middle Niger in the west.⁸ The land was under semi-regional states called Hausa states before the advent of the Sokoto *Jihad* movement of the nineteenth century. The rulers of the land were hitherto known as Hausa Kings (Sarakuna) otherwise called Habe rulers. Islam has been in Hausaland from as far back as the fourteenth century or much earlier when the Muslim traders succeeded in Islamizing many of the populace through peaceful means and preaching. However, the rulers of the land in the early nineteenth century mixed up their Islamic beliefs and practices with paganism and persecuted those who tried to practice the true teachings of Islam. These pagan practices in the name of religion and the persecution of the practicing Muslims led to the emergence of the *Tajdid* movement under the leadership of Sheikh Uthman ibn

5. Abdul Azim Islahi, *Economic Thinking of Arab Muslim Writers During the Nineteenth Century*, 2015, p. 133

6. The Sokoto Caliphate was established by the nineteenth century Jihad movement which was led by Sheikh Uthman ibn Fodiyo in 1804 against the Hausa Aristocrats who fought against Muslim scholars’ efforts to revive the true teachings and practices of Islam in the land.

7. See Hussaini Usman Malami, *Economic Principles and Practices in the Sokoto Caliphate*. Sokoto: The Institution of Islamic Sciences, 1998.

8. Mahdi Adamu, *The Hausa Factor in the History of West Africa*, Zaria: ABU Press, 1978, pp.1-2 and H.A.S. Johnston, *The Fulani Empire of Sokoto*, London: Oxford University Press, 1970, p. 1.

Fodiyo. The *Jama`ah* was persecuted and expelled by the rulers of the Gobir kingdom, one of the Hausa States, to Gudu, a location outside the kingdom. The persecution still continued and their settlements were attacked, some members of the *Jama`ah* were killed and their properties were confiscated. This led to the outbreak of the Sokoto *Jihad* movement and subsequently the establishment of the Sokoto Caliphate, named after the headquarters of the Calipha

Regulation of the economic activities of the citizens was one of the priorities of the triumvirate⁹ and other *Jihad* leaders throughout their reformation movement and administration periods. This is reflected in their writings throughout the pre-*Jihad*, *Jihad* and post *Jihad* periods. A number of their works have a lot of discussions on the economic culture of Muslims in their private and public life. Unlike most Muslim economic thinkers, the *Jihad* leaders were well placed to put their theories into practice. Most of the thinkers such as Ibn Taymiyyah (661-728 AH/1263-1328 AC), Ibn Khaldun (732-808 AH/1332-1406 AC), al-Ghazali (405- 505 AH/1059-1111 AC) and al-Mawardi (364-450 AH/974-1058 AC) were not in leadership positions to put their theories into practice. But in the case of the *Jihad* leaders, they held political leadership positions after the overthrow of the *Habe* rulers. The impact of their policies was manifest in the economic arena within a short period of their leadership.

Unfortunately, when British Colonialists invaded the land at the beginning of the twentieth century, they introduced a new system of administration in politics and economy which brought some negative consequences. Thus, the economic legacies of the Caliphate were neglected in favour of the alien system which failed to impact much on our economic life in accordance with our belief system, traditions and cultures. Chika rightly observes:

On the economic scene, Western development and growth models and theories were adopted. But since the Western models of economic growth and development were developed for the Western countries, a totally different environment compared to Nigeria, they failed to solve the problems of the nation, with its different experiences, cultures, values, beliefs and resources endowments. As a result of this, the country is still bedevilled by economic problems such as poverty, inflation, sectoral imbalances, unemployment, maladministration of income, etc.¹⁰

A large number of literature has been produced on economic life of the Sokoto Caliphate. All the *Jihad* leaders have written some piece on the economy in Hausaland either in

9. The triumvirate in this book refers to Sheikh Uthman ibn Fodiyo, Sheikh Abdullahi ibn Fodiyo, the Sheikh's brother and Ameer al-Mu'minin Sultan Muhammad Bello, the Sheikh's son. However, apart from the trio, there are reputable scholars that have immensely contributed to the cause of the Jihad physically and intellectually. Good examples of such scholars are Sheikh Muhammad Tukur, Sheikh Abdussalam, Sheikh Gidado ibn Laima and his son Mustapha ibn Gidado.

10. Chika U. Aliyu, "An Analysis of the Views of Sheikh Abdullahi Fodio on Economic Development." A PhD Thesis submitted to the Postgraduate School, Usmanu Danfodiyo University, Sokoto, 2000, pp. 6-7.

detailed or in a brief form. It seems that the three major leaders of the *Jihad*, in their early works, were more concerned with macro-economic issues mostly involving discussions about the political economy of the land and the condemnation of the secular economic system adopted by the *Sarakuna*. However, as the movement was becoming a strong force and the *Jama'ah* were becoming more and more consolidated, there was high need of guidance for the members of the movement on the general principles of earning in Islam. Hence, it was necessary to bring such principles to the knowledge of the *Jama'ah*. When the Caliphal system was established in the land, and the former *sarauta* system was overthrown, there arose a need to ensure compliance with the dictates of the *Shari'ah* in all aspects of state policy and operations as well as in the macro and micro economic system. The political leaders had to be guided towards this singular objective. Consequently, the *Jihad* leaders, as usual, had to write the guiding principles to the *Jama'ah*. Going through the *Jihad* literature, one discovers a number of works that are of the above nature. Specifically, *Amir al-Mu'minin* Muhammad Bello (d. 1837) has the following titles relevant to the subject; *Tanbih al-Sahib ala Ahkam al-Makasib*, *Usul al-Siyasah*, *al-Ghayth al-Wabl fi Sirah al-Imam al-Adl*, *Jawab Shafin wa Khitab minna Kafin*, *al-Mahsul fi Dhikr Jumal min Masa'il al Ghulul*, *Taqrib Masa'il al-Bay' li al-'Ammah* and *Al-Qawl al-Mawhub fi Ajwibah As'ilah Amir Ya'qub*. Similarly, Sheikhs 'Uthman ibn Fodiyo and Abdullahi ibn Fodiyo (d. 1829) have the following works to their credit; *Anwa' Mal Allah*, *Kitab al-Farq*, *Bayan Wujub al-Hijrah*, *Kifayah al-Awam fi al-Buyu'*, *Diya' Ahl al-Ihtisab*, *Ta'lim al-Radi Asbab al-Ikhtisas bi Mawat al-Aradi*, *Diya' al-Siyasah* and *Sabil al-Salamah fi al-Imamah*. It is noteworthy that after them, a number of works were produced in the subsequent generations, particularly with the emergence of the modern university system of education.

In the second half of the twentieth century, European and African scholars carried out a lot of investigative and analytical researches on the Sokoto Caliphate and its system. There were a number of such researches in different fields which cover their contributions to Qur'anic Sciences, Islamic Jurisprudence, Islamic and Sokoto Caliphate History, Islamic Political System and Administration and Islamic Economic System.

This book, therefore, studies and analyses the contributions of *Amir al-Mu'minin* Muhammad Bello to the economic development of the Sokoto Caliphate. This is carried out through the study of his major economic ideas as an economic thinker of the *Jihad* movement, as contained in some of his works, and his practices as an administrator and later chief executive officer of the Caliphate. Bello had a unique experience among the *Jihad* leaders in the sense that he was opportune to occupy the overall leadership position of the Caliphate at the most challenging period in the history of the Caliphate. The study also discusses the relevance of Bello's principles to the economic development of the Caliphate. The study establishes that Bello's economic theories and practices are still relevant in guiding the economic life of contemporary Nigerian Muslims for a better economic and spiritual life.

Background of the Study

It is not out of place to depict *Amir al-Mu'minin* Muhammad Bello as one of the greatest men in the history of West Africa in particular, and the African Continent in general, whose contributions to human development remain indelible in the sphere of African history to date. Bello was a central and key figure in the establishment of the Sokoto Caliphate in the nineteenth century; one of the leading and vibrant commanders under whom Alkalawa, the capital of Gobir Kingdom, was conquered. This marked the end of the political and military power of the *Habe* rulers in the central *Bilad al-Sudan* and ushered in a new system in the land. He was also an architect of the Sokoto Caliphate administrative system in conformity with the general principles of Islamic Law (*Shari'ah*) and the closest lieutenant to the founder of the movement, his father Sheikh 'Uthman ibn Fodiyo, along with his uncle Sheikh Abdullah ibn Fodiyo. His intellectual contributions were enormous throughout the *Jihad* and post *Jihad* periods as he was saddled with the responsibility of receiving and replying many correspondences on behalf of the Sheikh and the *Jama'ah*.

The impact of the *Jihad* movement cuts across all facets of human life, religious, political, social and economic as well as security of human life. This is why the region was the most organized area before the advent of Europeans in terms of administration and socio-economic development. This led European and indigenous scholars to carry out researches on the Caliphate and its system as a whole and the brains behind the establishment of the system, the *Jihad* leaders in particular. Thus, a lot of researches were conducted in many areas of the history of the Sokoto Caliphate and on the *Jihad* leaders. Bello is not an exception in this regard. The historiographers of the Caliphate right from the early period to date have written so much about his personality and achievements as a member of the revolutionary army, a high-ranking administrative officer, an intellectual and thinker and the successor of the Sheikh and the second caliph in the Sokoto Caliphate.

However, in spite of the enormous efforts on his personality, there still remains a vacuum yet uncovered in the study of his contributions. He made a great impact on the economic life of the Muslims of his domain and the Muslim *Ummah* in general. His economic principles and policies, like those of his contemporaries such as al-Shawkaniy (1756-1834 AC), were great in promoting the economic well-being of the *Ummah*. This aspect of Bello's contributions to the economic development of the Caliphate on one hand and Islamic economic thought on the other hand were neglected to some extent. Some contemporary students and scholars do not pay attention to the rich intellectual legacies left behind by our ancestors and as a result cannot talk of any contribution from them in the economic arena. To this end, Minna challenges the intellectuals in the following words "...there follows the increasing need of more detailed information about their contribution to particular aspects of the *Jihad* movement."¹¹

11. M.T.M Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," a PhD thesis submitted to the University of London, 1982, p. 157.

This book, therefore, delves into *Amir al-Mu'minin* Muhammad Bello's major economic principles and approaches in the governance of the Caliphate which helped him to establish and maintain a vibrant and advanced economic system which took care of its subjects based on the principles of *Shari'ah*. The book also highlights the appropriate ways in which those principles could help in the betterment of the economic condition of Nigerian Muslims in particular and Nigerians in general. It, therefore, studies Bello's works which contain such principles and the works done by scholars about the impact of his principles on the economic well-being of the area.

The first chapter discusses the preliminary information about the book and its objectives. It also gives highlight on the scope and limitations of the book as well as the methodology followed in carrying out this study. The second chapter examines the nature of existing literature on the economic aspect of the Sokoto Caliphate as well as the contributions of Bello to the Caliphate. It also examines the historical background of Hausaland before the *Jihad* movement of the nineteenth century, and analyses the socio-economic and political situation in the land prior to the advent of the *Jihad*. This is with a particular reference to the economic aspect and the level of their irregularities and deviation from the teachings of the *Shari'ah*. The chapter also examines the brief biography of *Amir al-Mu'minin* Muhammad Bello, his early life, education and commitments to the establishment of the Sokoto Caliphate. Bello was the second Caliph in the Sokoto Caliphate after its founder, Sheikh Uthman ibn Fodiyo.

The fourth chapter studies, in details, some economic ideas in Bello's life and works as a member of the new Islamic state and later the chief executive of the state. This was in consonance with Islamic concept of wealth and major economic institutions in Islam. The chapter examines the major economic policies and practices that were anchored by Bello in building a strong economic empire in the Caliphate. It highlights some of the important policies such as *Ribat* policy, *Hisbah* institution, promotion of Islamic ethics in the economic pursuits, new labor policy, prudent management of public fund and fight against corruption in public life and many others that were relevant in the economic development of the Sokoto Caliphate under Bello.

The fifth chapter examines the legacies of Bello's economic principles and ideals and their relevance to the economic life of Nigerian Muslims in particular and Nigerians as a whole. This is through analysing the prevalent economic life of Nigerian Muslims and the level of its conformity or otherwise with Bello's principles and policies. The chapter discovers that there are certain disparities between Bello's ideals and the practices of many Nigerian Muslims in the economic arena. It was revealed that there are prospects in the economic development in Nigeria only when attitudinal change is promoted.

Aim and Objectives of the Study

The main aim of the study is to discuss Bello's life and contributions to the Sokoto Caliphate with particular emphasis on his economic thoughts and policies. The book

outlines Bello's major intellectual contributions and leadership skills which would serve as a model to contemporary Nigerian economic development. It also outlines some of his major contributions and their impacts to the economic well-being of the Caliphate which are still applicable to contemporary Nigeria. This was achieved by discussing the economic conditions of pre-*Jihad* Hausaland as one of the factors that led to the *Jihad* movement by Sheikh 'Uthman ibn Fodiyo and his lieutenants. It will also try to identify Bello's major principles and ideals in the economic arena through the study of some of his books and the practical application of same in his leadership style. The study of the impact of Bello's economic philosophy in the development of the economy of the Sokoto Caliphate as a political entity will try to relate its relevance in promoting the economic well-being of contemporary Nigerian Muslims.

Scope, Significance and Methodology of the Study

The study covers some of Bello's works which are directly relevant to the topic. However, Bello is one of the most prolific writers in West African history to date because according to Minna, Bello has about one hundred and twenty write ups to his credit which can be found across different parts of Northern Nigeria and beyond on different fields of human endeavour.¹² Considering the large number of Bello's academic contributions, it may be difficult for a study of this nature to cover all the works due to time and material limitations. Therefore, the book focuses more on some of Bello's selected works which cover most of his economic principles and practices in the area. The works in focus include *al-Ghayth al-Wabl fi Sirah al-Imam al-'Adl, Usul al-Siyasah, Tanbih al-Sahib ala Ahkam al-Makasib, al-Sayf al-Maslul fi Ahkam al-Ghulul* and *al-Ribat wa al-Hirasahand Taqrib Mas'il al-Bay 'li al-Ammah*. This, however, does not mean restriction on the above. References were made to other works by Bello or those of Sheikh 'Uthman ibn Fodiyo and Abdullahi ibn Fodiyo, as well as other scholars outside the Torankawa¹³ cycle in West Africa, which have direct bearing on the topic. It will also refer to the works of other Muslim thinkers like Ibn Taymiyyah, Ibn Khaldun, Umar Chapra and Yusuf Al-Qardawi.

It is significant to mention that understanding the real nature and structure of our past is very relevant for us in understanding our present and indeed in planning for our future. In fact, a people without a history are a people without a future. Therefore, the true study and understanding of the Sokoto Caliphate system as a whole and its economic thoughts and practices will be of great help in addressing our socio-economic problems that bedevilled our present history as a people. Such understanding will be of great help, particularly to

12. Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," a PhD thesis submitted to the University of London, 1982, p. 158

13. The word Torankawa is a Hausa word used to refer to Sheikh Uthman ibn Fodiyo the Fulani clan who originated from Futa Toro in present day Senegal. It is important to note that there were significant number of non-Torankawa scholars who partook and made significant physical and intellectual contributions in the 19th century Jihad in Hausaland. A good example of these are Malam Abdussalam Ba'are, Sheikh Muhammad Tukur, Malam Ibrahim Dabo of Kano Sullubawa clan.

our policy makers and thinkers in coming up with practical solutions to our common problems without necessarily compromising our belief and cultural heritage.

This study is a way of appreciating our past in order to reposition our present and focus our thinking for the betterment of our future. It analyses the system that was established in the Sokoto Caliphate, particularly during Bello's tenure as the Caliph, and how it brought about rapid change in the economic sphere throughout the length and breadth of the Caliphate within a short period. The changes brought about by the *Jihad* leaders in the central *Bilad al-Sudan* are no less than the ones established in other parts of the Muslim world by other reformers like Muhammad ibn Abdulwahab in *Hijaz*, Muhammad Abduh, Rashid Rida and Hassan al-Bannah all in Egypt.

The present book focuses on the economic life of the *Ummah* as an integral part of Islam. Islamic teaching, being a comprehensive system of life has focused much attention on the economic aspect of this life as one of the ways that leads a believer either to *Jannah* or Hellfire as the case may be. This book brings Islamic teachings/guidance in the area of economic life to light for the contemporary Muslim *Ummah* in comparison with what was obtainable in the Sokoto Caliphate. The significance of the book includes: bringing together the major principles and practices that characterized Bello's economic policies and practices in his governance. It will also analyze the current economic conditions of the Muslim *Ummah* in Nigeria in the light of Bello's teachings and practical examples with the aim of proffering alternatives for the enhancement of the economic life of Nigerians in line with general principles highlighted above. The book tries to complement some of the rare references in our libraries on the aspect of Islamic economic principles in general and the Sokoto Caliphate economy in particular by depicting the Sokoto Caliphate's economic system as an economic model capable of taking care of the socio-economic needs of a political entity and highlighting the intellectual contributions of the *Jihad* leaders in the development of Islamic Economic Thought, which makes them capable of competing with other Muslim thinkers and reformists.

The methodology adopted in this book is qualitative and combines comparative and analytical methods. This implies that the study utilises content analysis. As such, the work takes the author to some institutions, public and private libraries. Some of these libraries include; Bayero University, Kano (BUK) Library, Bauchi State Library, University of Jos Library, National Archives Library, Jos, Usmanu Danfodiyo University, Sokoto (UDUS) main Library and Centre for Islamic Studies (CIS), City Campus Library, Waziri Junaid Library, Sokoto, Arewa House, Kaduna, Kashim Ibrahim Library (KIL) and Centre for Islamic Legal Studies Library (CIL), Ahmadu Bello University, Zaria. Interviews were also conducted with individuals that have significant experience in the area of this study in different parts of Bauchi, Plateau, Kaduna, Kano and Sokoto States.

The nature of the study requires the author to search for primary data on the existing economic reality of the Muslim *Ummah* in Nigeria today in order to compare and

analyse it in the light of the Sokoto Caliphate system. Interpretation of such data was both comparative and analytical, at the same time. These give insights in the areas of differences between the studied principles and our lived economic realities with the aim of proffering solutions to contemporary challenges.

In conclusion, the chapter gives a general background to the study as well as the scope and limitation of the book. It also highlights the expected outcome of the study and the relevance of such a book to the contemporary researchs on the economic policies of the Sokoto Caliphate and the relevance of Islamic Economic thoughts and system to contemporary economic development

CHAPTER TWO

LITERATURE REVIEW, ENVIRONMENT, LIFE AND TIMES OF SULTAN BELLO

Introduction

Amir al-Mu'minin Muhammad Bello (d. 1837) is one of the key actors in the nineteenth century *Jihad* movement in Hausaland. The movement brought about total changes in the life pattern of the people of the land with an overwhelming improvement in the Islamic religious practices, political culture and socio-economic life of the inhabitants of the land. As this book focuses on the economic impact of the Caliphate on the life of the people, with emphasis on Bello's principles and approaches to economic life, this chapter reviews the existing literature that are relevant to the present work and further examines the history of Hausaland before the emergence of the Sokoto Caliphate and a brief summary of Bello's biography.

Example of the works on the Sokoto Caliphate that are relevant to the present work are: A. A. Gwandu, "Abdullah Fodio as a Muslim Jurist", PhD Thesis, submitted to the University of Durham, 1977; M. S. Zahradeen, "'Abd Allah Ibn Fodio's Contributions to the Fulani *Jihad* in Nineteenth Century Hausaland.", PhD Dissertation submitted to the Faculty of Graduate Studies and Research (McGill University), Montreal, Canada, 1976; Omar Bello, "The Political Thought of Muhammad Bello (1781-1837) as Revealed in his Arabic Writings More Especially *AL-Gayth al-Wabl fi Sirah al-Imam al-Adl*." PhD Thesis submitted to the School of Oriental and African Studies, University of London, 1983; Mahmud Tukur *Leadership and Governance in Nigeria: The Relevance of Values*, London: Hodde and Stoughton, 1999 and A. I. B. Balogun *The Life and Works of Usman Dan Fodio*, Lagos: Islamic Publication Bureau, 1975.

However, there was little concern by contemporary researchers on the economic aspect of the Caliphate compared to the attention that was accorded to other areas. In 1998, Malami declared that his book, *Economic Principles and Practices of the Sokoto Caliphate*, was the first of its kind in the literature of the economy of the Sokoto Caliphate. About the same time with Malami, Chika also asserted that to the best of his knowledge nobody had specifically written anything on the views of any of the *Jihad* leaders on economic development alone. Nevertheless, there are some researches in the area but not specifically on Bello's principles or they were not detailed enough. An example of this is section **B: Economy and Urbanization** in *Studies in the History of the Sokoto Caliphate: Sokoto Seminar Papers* edited by Y. B Usman in which four articles on the economy of the Caliphate were published. The following articles are relevant to the present work;

Mahdi Adamu, "Distribution of Trading Centers in the Central Sudan in Eighteenth and Nineteenth Centuries", pp. 60-104, Sa'ad Abubakar, "A Survey of the Eastern Emirates of the Sokoto Caliphate in the 19th Century", pp. 105-124, Saleh Abubakar, "Aspects of an Urban Phenomenon: Sokoto and its Hinterland to c. 1850" pp.126-139 and A G Nadama, "Urbanization in the Sokoto Caliphate: A case Study of Gusau and Kaura-Namoda", pp. 140-162. Other works on the subject matter include Muhammad Sani Zahradeen, "The Acquisition of Land and its Administration in the Sokoto Caliphate as Provided in Abdullahi's *Ta'lim al-Radi*", Sule Ahmad Gusau, "Aspects of Islamic Economy in the Sokoto Caliphate", S U Lawal, "The Political Economy in the Sokoto Caliphate; a Preliminary Examination" all in Ahmad M Kani and Kabir A Gandhi (eds.) *State and Society in the Sokoto Caliphate*, 1990 and Ibrahim Sulaiman, "Economic Philosophy of the Sokoto Caliphate" and Omar Bello, "Labor Policy in the Sokoto Caliphate" both in Rafiqul Islam Molla *et al* (eds.) *Frontiers and Mechanics in Islamic Economy*, 1988.

Leadership and Governance in Nigeria: The Relevance of Values in Public Affairs by Mahmud Tukur is very insightful to this book. It was a PhD work in management studies which was later published. The author carries out an in-depth comparative analysis of the Sokoto style of administration and that of contemporary Nigeria up to 1983. He has scrutinized the political and administrative system under the Sokoto Caliphate and contemporary Nigerian situation trying to highlight areas of differences and lapses in the latter. He portrays Muhammad Bello as one of the most significant figures in sharpening the Caliphate system in all its ramifications.

Above all, Tukur's work dwells on the economic aspects of the two political entities while presenting Bello as a key player in the economic development of the former. He quotes Bello several times to justify the importance he accorded to the economic life of the *Ummah*. According to the author, Bello emphasized that worship is not for one to stand on his feet while others are feeding him. One should get his bread first and then worship Allah. Towards the end of his work, the author outlines one of the important economic principles in Bello's writing as he declares that Bello stressed the importance of striving to earn substantial wealth, praised hard work and voted it higher than non-mandatory prayers. On the general assessment of the economy of Hausaland before the *Jihad*, Tukur opines that corruption, oppression, poverty and social dislocation became widespread because of the evils of illegal taxation, nepotism in appointments, and the possession of 'court of corrupt luxuries' such as carpets, silks, and slave boys and girls. The work is relevant to this book as it discusses the general features of the economy of Hausaland before and after the *Jihad* but did not discuss much of the core economic principles upon which Bello developed his economic philosophy.

Geography and Political-Economy of Hausaland before the Sokoto Jihad

For one to have a better understanding of the changes that took place in nineteenth century Hausaland and their impact on the economic sphere, one needs to briefly know something on the land, its people and economic situation before the Sokoto *Jihad*. Aspects

of political and administration settings of pre-*Jihad* Hausaland are also paramount in this regard. This section, therefore, discusses the historical background of Hausaland prior to the nineteenth century- being the central point of the Sokoto Islamic reform movement.

Hausaland is a general term used to refer to a geographical entity in the Central West African region in which the nineteenth century Sokoto *Jihad* movement took place. The *Jihad* which was led by Sheikh Uthman ibn Fodiyo aimed at reviving the teachings and practice of Islam which were hitherto distorted in the land. According to Zahradeen, Hausaland formed part of what was popularly known as *Bilad al-Sudan* among Arab historians¹⁴. *AmirAl-Mu'minin* Muhammad Bello in his popular work on the history of the land, *Infraq al-Maysur*, which is perhaps the oldest surviving work available on the historiography of the land written by indigenous scholars, refers to the geographical entity as *Bilad al-Tukrur*. This name according to him, "is well known in the Holy Lands, Egypt and Abyssinia while being extinct in its locality to the extent that the people of these lands do not know of its original source. They assume it is from the pilgrims, who heard it in the Holy Lands and Egypt."¹⁵ This means that the land had been well known to the Muslim world from ancient times. In anyway, the terms *Bilad al-Sudan* and *Bilad al-Tukrur* were used interchangeably by Arab historians to refer to this geographical entity which shares boundaries with Kanem Borno to the east, Kukawa¹⁶ to the west and Timbuktu to the north¹⁷.

Scholars explain the location of Hausaland to be part of the belt of the Savannah that stretches right across Africa from the Atlantic to the Red Sea, between the desert in the north and the equatorial forest in the south occupying the greater part of the sector between Lake Chad in the east and the Middle Niger in the west. The land is part of the plain that stretches away for fifteen hundred miles (2414 kilometers) to the west and two thousand miles (3218 kilometers) to the east.¹⁸ According Charles Henry Robinson (d. 1909), Hausaland extended "roughly... from latitude 8°N to 14°N, and from latitude 4°E to 11°E."¹⁹

There are a number of theories and arguments about the origins of the people of Hausaland and their language(s). The Bayajidda legend is one of the most popular theories on the

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14. Muhammad Sani Zahradeen, "Abd Allah ibn Fodio's Contributions to the Fulani Jihad in Nineteenth Century Hausaland" a PhD. Thesis submitted to the Faculty of Graduate Studies and Research, Institute of Islamic Studies, McGill University, 1977, p. 90.
 15. Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello* (ed. & tran. By Sulaiman Musa et al), Gusau: Iqra' Publishing, 2013, vol. 1, p. 163.
 16. Kukawa is a town and Local Government Area in present Borno state in northeastern Nigeria, close to Lake Chad. The town was founded in 1814 as capital of the Kanem-Bornu Empire by the Muslim scholar Muhammad al-Amin al-Kanemi after the fall of the previous capital, Ngazargamu.
 17. Zahradeen, "Abd Allah ibn Fodio's Contributions...", P. 90.
 18. Zahradeen, "Abd Allah ibn Fodio's Contributions...", pp. 88-90, Mahdi Adamu, *The Hausa Factor in the History of West Africa*, Zaria: ABU Press, 1978, pp.1-2 and H.A.S. Johnston, *The Fulani Empire of Sokoto*, London: Oxford University Press, 1970, p. 1.
 19. Robinson was quoted by Zahradeen, "Abd Allah ibn Fodio's Contributions...", p. 89.

origins of the Hausas²⁰. Recent studies about the origins of the Hausas debunked the Bayajidda legend in favor of a new theory which suggests that the Hausas originated from Egypt. This theory traces their origin to a certain emperor of Egypt who migrated to Hausa land after losing power²¹. But our concern here is not the origin or language of the people of the area but the socio-economic and political situation that was prevalent in the land on the eve of the nineteenth century *Jihad*. One important fact remains that the land is located on a strategic point in the West African region for commercial as well as diplomatic relations within and outside the region. It serves as a link between different parts of African states and societies. This is why the land was known for its long-standing commercial activities at continental and intercontinental levels. No wonder, that Islam was introduced to the people of the land through Muslim traders who had been in contact with Hausa people long before their conversion to Islam.

Major economic activities in Hausaland included agricultural activities, production industries and other commercial activities.²² Perhaps, commercial activities were the second most popular occupation among the people of Hausaland, considering the long impact of traders among the people of the land. This may be supported by the fact that most of the agricultural activities in the land were mainly carried out in the rainy season. The dry season was, therefore, utilized for other occupations, mostly commercial activities and production. Other economic activities that were significant in the economic development of the region include pastoralism, fisheries and hunting.²³ In their commercial activities, the people of the land must have had an Islamic orientation because of long existing relations with Muslim traders who were responsible for the Islamization of the region right from the early days.

Hausaland was the industrial center of Africa prior to the advent of the Sokoto Caliphate. This is testified by Adamu when he says:

... one would perhaps not be far wrong if one described Hausaland as the workshop of West Africa in the textile and leather industries... the Hausa industries which were essentially geared to the export trade, in addition to production for home consumption, include weaving, dyeing, tailoring, leather works, and the making of metal implements.²⁴

For many centuries, Kano has been one of the leading economic centers which attracted

20. Mahdi Adamu, *The Hausa Factor*. and Hamza Abubakar Husaini, "Tax System in the Sokoto Caliphate and its Impact on the Economy,"

21. Muhammad Uba Adamu, *Sabon Tarihin Asalin Hausawa*, Kaduna: Espee Printing, 2011, pp. 66-79.

22. Mahdi Adamu, *The Hausa Factor*, PP. 10-14.

23. Kabiru Sulaiman Chafe, "The State and Economy in the Sokoto Caliphate: Policies and Practices in the Metropolitan District C. 1804-1903 A.D." PhD Thesis submitted to the Department of History, ABU Zaria, 1992; Mahdi Adamu, *The Hausa Factor in the History of West Africa*; and Johnston, *The Fulani Empire of Sokoto*.

24. Mahdi Adamu, *The Hausa Factor*, p.11.

people from far and near. The reforms introduced by *Sarkin* Kano Muhammad Rumfa (d. 1499) through the influence of the popular jurist Muhammad ibn Abdulkarim al-Maghili (d. 1504), who visited Kano during his reign, had a significant impact on the economic development of *Masarautar* Kano²⁵. The political stability and justice that prevailed at the time had a positive impact in attracting traders and scholars from different parts of Africa. Unfortunately, the situation changed with the change of leadership and the economy was adversely affected. Omar Bello reports that, “many trading communities were forced to flee from Kano due to the heavy taxes imposed during the reign of Muhammad Sharafa (1703-1731) and Kumbari (1731-1743).”²⁶

Other commercial centers that flourished before the nineteenth century *Jihad* in Hausaland were Katsina, Zazzau, Birnin Zamfara and Alkalawa in the second half of the eighteenth century. According to Mahdi Adamu, Birnin Katsina was taking over from Kano as the new commercial center in Hausaland in the second half of the eighteenth century at the eve of the *Jihad* movement²⁷. Most parts of Hausaland were economically prosperous from the fifteenth century up to the first half of the eighteenth century.

However, incessant inter-state wars in the land necessitated heavy taxes and levies against the masses in the second half of the eighteenth century. Unfair economic policies were among the factors responsible for the emergence of the *Jihad* movement and subsequent overthrow of the *Habe* rulers by Sheikh Uthman ibn Fodiyo and his *Jama`ah*. The issue of economic hardship was one of the points of discussion between the Sheikh and Sarkin Gobir Bawa Jangwarzo (d. 1795) in one of *Sallah* occasions when the Sheikh sought from the king to relieve the masses of economic hardship in place of the royal gift that was distributed to the scholars that were invited by the king²⁸.

Sheikh Uthman ibn Fodiyo depicts the picture of socio-economic and political life of Hausaland in a manner similar to a life in an animal kingdom where the overall philosophy of life was to satisfy one's lust and desire in whatever manner possible. The Sheikh in his *Kitab al-Farq*, states that:

...indeed, the intention of the unbelievers in their government is only the fulfilling of their lusts, for they are like beasts. God the Most High has said, ‘while those who disbelieve enjoy themselves and eat as cattle eat, and the Fire will be their abode.’ (Q. 47:12). One of the ways of their government is succession to the emirate by hereditary right and by force to the exclusion of consultation. And one

25 Hassan Ibrahim Gwarzo, “The Life and Teachings of Al-Maghili with Particular Reference to the Saharan Jewish Community.” A PhD Thesis submitted to the University of London, 1972 and Ibrahim Sulaiman, *A Revolution in History: The Jihad of Usman Dan Fodio*. London: Mansell, 1986, pp. 2-5.

26 Omar Bello, “The Political Thought of Muhammad Bello (1781-1837) as Revealed in his Arabic Writing More Especially *AL-Gayth al-Wabl fi Sirat al-Imam al-Adl*” a Ph.D. Thesis submitted to the School of Oriental and African Studies, University of London, 1983, p. 23.

27 See Mahdi Adamu, *The Hausa Factor in the History of West Africa*.

28 See Muhammad Bello, *Infiaq al-Maysur*.

of the ways of their government is the building of their sovereignty upon three things: the people's persons, their honor, and their possessions, and whomsoever they wish to kill or exile/or violate his honor or devour his wealth they do so in pursuit of their lusts, without any right in the *Shari`ah*. One of the ways of their government is their imposing on the people monies not laid down by the *Shari`ah*, being those they called *janghali*, and *kurdinghari* and *kurdinsalla*. One of the ways of their government is their intentionally eating whatever food they wish, and wearing whatever clothes they wish, and drinking what beverages they wish, and riding whatever riding beast they wish, and taking what women they wish without marriage contract, and living in decorated palaces, whether religiously permitted or forbidden.²⁹

It is unfortunate today that most of the Nigerian elite live a life style that is similar to that of the Habe leaders or even worse in some cases. Breach of due process in the awarding of contracts in the Nigerian public service, as reported in national dailies is a clear testimony to this assertion. This leads to high levels of luxury in public life by public office holders and the public treasury is over stretched to shoulder the burden from taxes paid by common citizens. This has, to some extent led to economic imbalances in the country because political leaders are enjoying economic support from the public treasury at a time common citizens are exploited by various government policies directly or indirectly. They pay for services that are not rendered to them and public funds are expended on projects that are never executed.

Economic transactions in Hausaland were not conducted in accordance with the teachings of the *Shari`ah*. They were rather guided by the traditions and customs that were contradictory to the teachings of the *Shari`ah*. In his *Ihya' al-Sunnah wa Ikhmad al-Bid'ah*, the Sheikh mentions that among the prevalent customs in economic transactions in Hausaland was allowing the ignorant to buy and sell in the markets and serve as agents.³⁰ Most of the people of the land prior to the *Jihad* period were not conscious of whether what they earned was from legal or illegal sources.

There are some similarities and dissimilarities which characterize the economic life of Hausaland before and after the *Jihad* and present-day Nigeria. Most of the economic potentials in Hausaland remained unchanged even after the Jihad of the 19th century. The land maintained its significance as a commercial and industrial center in West Africa with many trade roots that link the region with different parts of Africa and beyond. However, there was significant improvement in the pattern of production due to the new Islamic system that was introduced to checkmate the economic activities in the Caliphate. Thus, the *Hisbah* agency was instituted to regulate the business environment

29 Uthman ibn Fodiyo, *Kitab al-Farq*, (ed. & trn.) M Hiskett in Bulletin of the School of Oriental and African Studies (BSOAS), University of London, Vol. 23 No. 3 (1960), pp. 558-579.

30 Uthman ibn Fodiyo, *Ihya' al-Sunnah wa Ikhmad al-Bid'ah*. In *Mukhtarat min Mu'allafat al-Sheikh `Uthman ibn Fodiyo*, vol. 1, p. 178.

for better economic development. One of the major differences between the pre-*Jihad* and post-*Jihad* economic system was the introduction of proper accountability in public finance. The leadership of the Caliphate tried to guide the attitude of public office holders to remember that they must render account before Allah on their stewardship. In *Kitab al-Farq*, the Sheikh outlines some of the differences between the attitude of a believer and a non-believer in public life. He says "...indeed, the intention of the unbelievers in their government is only the fulfilling of their lusts, for they are like beasts."³¹

The Habe rulers were the political leaders of Hausaland prior to the establishment of the Sokoto Caliphate in the nineteenth century. During the Habe reign in the Hausaland from c. sixteenth to eighteenth centuries, the King was accorded utmost control and ownership of his domain and all its resources. Thus, anybody within the territory was just enjoying special privilege by the King often referred to as *mai gari* or *mai kasa* which affirmed his landlord status. The rulers, therefore, had absolute control over the treasury and nobody had the right to question them on how they expended it.

The public treasury as the funds or revenues of a government, or the place in which government revenue are deposited and disbursed, existed in Hausaland before the nineteenth century *Jihad*. The Sarakuna usually appointed officials that were responsible for taking charge of the treasury under strict directives of the Sarki. It was, however, different from the Islamic system of public treasury as well as the modern system of public funds. Some of the differences are in the area of jurisdiction, sources, disbursement and accountability. The King usually had utmost power to decide who gets what from the treasury and how to spend the money. This was one of the points of condemnation and criticism by Sheikh Uthman ibn Fodiyo against the Habe rulers in his popular work on Hausa kingdoms³².

As the Hausa states were evolving to become powerful city-states, the relationship among these states became more of mutual destructive and fierce inter-state war. Whenever a state emerged more powerful and stronger, it subjugated the others and, in the end, the weaker states were whittled down by the stronger ones. As such, by the beginning of the eighteenth century, virtually all the Hausa states, with the exception of Gobir kingdom which assumed the position of superpower among the states, were in the state of decline.³³ Adamu asserts that throughout the history of Hausaland, there was never a period of over fifty years in which at least two of Hausa's states or more were not at war.³⁴

This constant mutual rivalry had some negative implications on the economic and political developments in the history of Hausaland. They have been unable to unite themselves internally under a single leadership, paving ways for external powers to

31 Uthman ibn Fodiyo, *Kitab al-Farq*, p. 565.

32 See *Kitab al-Farq* by Sheikh Uthman ibn Fodiyo for detail description of the ways of handling public treasury by the Sarakun in Hausaland before the *Jihad*.

33 Omar Bello, "The Political Thought of Muhammad Bello (1781-1837)," p. 15.

34 Mahdi Adamu, *The Hausa Factor in the History of West Africa*, p. 14.

colonize them at different periods of their history. Prevalent insecurity as a result of inter-state wars affected commercial activities in many instances, sometimes leading to changes in the trade routes and commercial centers. High demand for funding military activities at the time of wars necessitated Hausa rulers to impose indiscriminate taxes and harsh economic policies on their subjects³⁵. Many were forced to serve the ruling class for no reward and some were unjustifiably captured as slaves.

One other possible reason for economic imbalances among the pre-*Jihad* Hausa states, as mentioned earlier, was the outrageous level of luxurious life adopted by the ruling elite at the time. Quoting from Malumfashi, Chafe gives us a picture of their rapacious life style thus:

Sarkin Nupe, Mu'azu, is said to have sent to Bawa 500 young female and 500 young male slaves, each carrying 20,000 cowries. On his part, Bawa sent his gift of 100 horses, 12 of which were of distinguished savannah breed, as well as two young slaves dressed in silk and rich ornament.³⁶

Examining the luxurious style of life imbibed by the Habe rulers at the time helps one to easily understand the genesis of the exploitation of poor citizens and the high levels of corruption among the ruling class. This is one of the natural outcomes in any human society as Allah cautions us about this in the Qur'an:

وَإِذَا أَرَدْنَا أَنْ نُهْلِكَ قَرْيَةً أَمَرْنَا مُتْرَفِيهَا فَفَسَقُوا فِيهَا فَحَقَّ عَلَيْهَا الْقَوْلُ فَدَمَّرْنَاَهَا تَدْمِيرًا

And when We decide to destroy a town (population), We (first) send a definite order (to obey Allâh and be righteous) to those among them [or We (first) increase in number those of its population] who are given the good things of this life. Then, they transgress therein, and thus the word (of torment) is justified against it (them). Then We destroy it with complete destruction (Q. 17:16).

Qur'anic commentators differed over the meaning of this word '*amarna*'. It was said that the phrase translated here as "*Amarna* those who live luxuriously then, they transgress therein" means, "We send Our decree upon them." Or, it means that Allah subjugated them to commit immoral deeds, so they deserved the punishment. Or it means: "We commanded them to obey Us, but they committed immoral sins, so they deserved punishment" as translated in the above³⁷.

Sokoto Jihad: Its Causes and Aftermath

In the midst of this situation in Hausaland, Allah raised a reformer who worked for reformation and revival of the Islamic system in the land, eradication of innovations

35 See *Kitabal-Farq* by Sheikh Uthman ibn Fodiyo on the issue of taxation in Hausaland.

36 Chafe, *State and Economy in the Sokoto Caliphate*, pp. 44 & 45.

37 *Tafsir Ibn Kathir: Abridged Version* translated by a Group of Scholars, Riyadh: Darussalam, 2000.

in the religion and the fight against oppression of the citizens by the ruling class. The reform started with teaching and preaching by Sheikh Uthman ibn Fodiyo in a peaceful manner with students and followers mostly among the masses and few members of the ruling class as his followers, known as the *Jama`ah*.

Although things were getting harder in land and the ruling elite launched attacks on the new movement before the outbreak of the *Jihad* by the end of the nineteenth century, the *Jama`ah* were still not ready for physical confrontation until the time they were made to understand that the only way to safeguard their religion, lives and properties was to prepare themselves against the possible attack from all angles by the Gobir army and its confederates. The Sheikh and his followers were forced to leave Gobir kingdom as a result of hostility and intimidation from the Gobir leadership and the venal scholars who condoned the deviations of the rulers. They took asylum in Gudu, a place outside Gobir territory, in the year 1804.³⁸

This followed the reaction of Sarkin Gobir Yumfa when a diplomatic letter was sent to him by Sheikh Uthman ibn Fodiyo in response to an earlier letter. It was then that the King formally declared war against the Sheikh and his helpless community of the believers. The declaration was reported by Bello based on a narration made to him by one of the former allies of the king who joined the *Jama`ah*, the pious and devout servant Abul Hasan ibn Ahmad. Sarkin Gobir Yunfa (d. 1808) made his declaration in the following provocative remarks: "Go! I will not give you a guide and when you reach the Sheikh, tell him that I am getting ready to move against him, so, let him get ready for war³⁹." This incident took place while the Sheikh and some of the *Jama`ah* were in Gudu, a place outside Gobir Kingdom⁴⁰.

It was then that the *Jama`ah*, as the first strategy in compliance with the injunction of the *Shari`ah*, organized itself under the leadership of the Sheikh as the *Amir al-Mu`minin* (the Supreme Leader of the Faithful) and Commander in Chief of the Muslim army. Abdullahi (d. 1829), the Sheikh's brother, was the first among the *Jama`ah* who paid the oath of allegiance to the Sheikh followed by Bello and Umar al-Kammu respectively. This was followed by the multitude of the faithful that rallied behind the Sheikh. Prior to this event, the Gobir army had attacked the *Jama`ah* at different times and locations but the Sheikh was reluctant to permit them to avenge. According to Bello, some were killed, others were taken as captives and many of their properties were confiscated by the Gobir forces⁴¹.

At this point, it is important for one to carefully understand the sequence of events that preceded the ultimate outbreak between the two opposing forces. Some writers give the

38 Balogun Isma'il, *The Life and Works of Usman Dan Fodio*, Lagos: Islamic Publication Bureau, 1975. p. 38.

39 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, p. 241.

40 Muhammad Bello, *Infraq al-Maysur*, p. 241.

41 Muhammad Bello, *Infraq al-Maysur*, p. 240.

impression that it was the *Jama`ah* of the Sheikh who first attacked the Gobir territory. The records documented by Bello are explicit that the *Jama`ah* condoned a number of attacks and other forms of persecution from the kingdom of Gobir before they were finally compelled to react. In fact, the level of persecution meted against them and their tolerance towards it were enough to tell us that the Sheikh and his *Jama`ah* were reluctant to engage the Gobir forces. Johnston observes that, “In fact their only assets were moral ones- belief in their cause, readiness to stake their lives upon the outcome, and above all the faith that they were the instrument of the divine will.”⁴² The declaration by the King of Gobir Yunfa opened the way for a new struggle in Hausaland between the traditional system and the new system which upheld Islamic teachings as its core values and principles. This struggle continued until 1808 when the headquarters of the former Gobir kingdom was captured by *Jama`ah* under Bello’s command⁴³. With the fall of Alkalawa, other Habe Kingdoms gave way for the new wind in the land and the establishment of a new Islamic State with headquarters in Sokoto. Later on, the Caliphate became known by the name of its capital.

Historical facts bear testimony on the impact of the nineteenth century *Jihad* movement anchored by Sheikh Uthman ibn Fodiyo and his lieutenants in West Africa. The primary motive of the *Jihad* movement was to purify Islamic practices that were distorted and mixed up with paganism in different parts of the region. This was a central point of discussion throughout their works. Sheikh Uthman ibn Fodiyo clearly expressed this in a number of his writings such as *Najm al Ikhwan*, *Bayan al-Bida` al-Shaytaniyyah*, *Ihya` al-Sunnah wa Ikhmad al-Bid`ah* and others. Bello also added on the above literature as he gave further justification for the *Jihad* movement and its motives. Some of his works in this regard are; “*Miftah al-Sadad fi Aqşam Hadhihi al-Bilad*”, “*Infāq al-Maysur fi Tarikh Bilad Tukrur*”, “*Qadh al-Zinad fi Ahkam Hadhal Jihad*” and “*Nush Kafin wa bi al-Maqsud in Sha` Allahu Wafin*”.

Bello’s Family Background, Early Life and Education

Bello belongs to the renowned reformers family in the nineteenth century West African history, the Fodiyo family. He was the third child to Sheikh `Uthman ibn Fodiyo and the first Caliph in the Sokoto Caliphate. Johnston⁴⁴ mentions Bello’s genealogy thus; Muhammad Bello son of `Uthman son of Muhammad (Fodiyo) son of `Uthman son of Salihu son of Haruna son of Muhammad (Gurdo) son of Muhammad (Jabbo) son of Mamman (Sambo) son of Masirana son of Ayuba son of Buba son of Abubakar son of Musa (Jakollo) who was said to be the great grand-father of the Fodiyo family who led them to migrate from Futa Toro to Hausaland, probably in the fifteenth century.

42 Johnston, *The Fulani Empire of Sokoto*, p. 43.

43 Murray Last, *The Sokoto Caliphate*. p. 39.

44 Johnston, *The Fulani Empire of Sokoto*, p. 269

The Fodiyo family was known for its excellent learning tradition for long; hence the nickname *Fodiyo* (literally means a jurist in the Fulbe language) was given to Bello's grandfather. Historical records about the academic pursuits of *Amir* Muhammad Bello, his father the Sheikh, his uncle *Sheikh* Abdullahi (d. 1829), his sister Nana Asma'u (d. 1864) and other members of the family bear testimony to that. Contrary to the modern misconception among many of the scholars who lack the knowledge of Islamic history, that Islam has denied females their right to education, most of the Fodiyo family received their early education from their mothers. The Sheikh and his brother Abdullahi were reported to have learnt the Qur'an from their mother, Hauwa'u the daughter of Muhammad. Similarly, Bello and some of his brothers received their elementary education from their mother also named Hauwa'u the daughter of Malam Adamu whose ancestors were related to Sheikh Uthman ibn Fodiyo's grand-parents⁴⁵.

Bello's father, Sheikh 'Uthman was an erudite scholar of high esteem throughout the West African sub-continent, who left behind him over a hundred titles in different fields of studies which are yet to be fully studied and understood in our time. His uncle, Sheikh Abdullahi ibn Fodiyo (popularly known as Abdullahin Gwandu, Mai Gwandu, Mai Bodinga or Malam Abdullahi, d. 1829) was also a scholar of high repute in different fields of study including the Qur'an and Hadith and their sciences, Islamic jurisprudence and legal system, Islamic political and economic system and administration, Arabic language and its various sciences. In all these branches, Sheikh Abdullahi ibn Fodiyo left behind a lot of works that are of international standard and reputation. Other distinguished scholars within the Fodiyo family ranking include Sheikh Muhammad Bello, Nana Asma'u bint Sheikh Uthman ibn Fodiyo and a younger sister to Bello, Muhammad Sambo (d. 1826) and many others.⁴⁶

Jean Boyd and Beverly B. Mack give a highlight on the position of learning among women in the Fodiyo circle where they say:

Asma'u's grandmother, Hawwa', and maternal great-grandmother, Ruqayyah, were erudite, teacher-women. Asma'u, her sister Khadijah, and other women from this scholarly community were educated, as were educated other intellectual women throughout the wider West African region.⁴⁷

The standard of education among the Fodiyo family was by far better than what is obtainable in the modern institutions of higher learning today. The availability of learning materials, language of instruction, access to the library and other components

45 The information about Bello's paternal grand-father was availed to me by Professor-Emeritus Muhammad Sani Zahradeen from a text message sent to him by Professor Murry Last on 10/01/2017.

46 Sheikh Abdullahi, *Ida'u al-Nusukh... and Muhammad Bello, Infaq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello ...*

47 Jean Boyd and Beverly B. Mack, *The Collected Works of Nana Asma'u*. Ibadan: Sam Bookman Publishers, 1999, p. 2.

of learning among the family was something of special attraction to the cotemporary learning environments. Bello, for instance, reported that he read a total of more than twenty thousand books as we shall come to see later.

According to most reliable historical sources, Bello was born in the year 1195 AH/1782 AC about twenty-three years before the Sheikh's *hijrah* (migration to Gudu from Degel in Gobir Kingdom)⁴⁸ and seven years into the *Da`wah* (proselytization) activities of his father, Sheikh Uthman ibn Fodiyo. A lot was written about the history of the Fodiyo family right from the time of their migration from Futa Toro in present day Senegal to the Hausaland. Bello himself has contributed a lot in the biography of this great family and their movement in the West African region down to the *Jihad* period.

Although there was a lot about the history of the Fodiyo family and their educational activities throughout their stay in Hausaland, very little was known about Bello's early life. Many historical records are not clear on his place of birth probably because of the nature of the Sheikh's engagement in *Da`wah* (proselytization) activities at the time of Bello's birth. He was born seven years into the *Da`wah* of his father while they were moving from one place to another throughout the Gobir kingdom. According to Minna, Bello was probably born at Degel, a small town in the Gobir kingdom where the Sheikh made a permanent residence before the *Jihad*.⁴⁹ Muhammad Shareef suggests that Bello was born in a village called Marnona⁵⁰ presently in Niger Republic.⁵¹ However, the assertion that Marnona is presently in Niger Republic is wrong because it is presently in Worno Local Government Area of Sokoto State, Nigeria. Bello was brought up under the care of his father, Sheikh Uthman ibn Fodiyo and his uncle Sheikh Abdullahi ibn Fodiyo who complemented the efforts of the Sheikh in training the younger members of the Fodiyo family and later on the larger members of the *Jama`ah* who responded to the call of the Sheikh. Bello was brought up during the formative period of the *Jihad* movement and spent most of his early life in an atmosphere that was dominated by revolutionary activities. Although he was young at the time, Bello was fully oriented and trained to help the cause of the revolution. Omar Bello describes how they were engaged in different activities by the Sheikh as there was no room for idleness in the household:

In Shaykh's house, there was no room for idleness; everybody in the household had something to do every day. Each had his own time-table: time for reading,

48 Shehu Yamusa, *Amir al-Mu'minin Muhammad Bello's Usul al-Siyaysah*, (Ed. & Tr.), p. 3

49 M.T.M. Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," p. 1

50 Marnona is a small village in the Wurno local Government of Sokoto State (about 47.5 km from Sokoto town). That was where the Fodiyo family and other Torankawa Fulani had settled for some time before the Jihad. It is about a day's journey east of Degel. Hauwa'u, the Sheikh's mother who happens to be a third cousin to the Sheikh's father was from Marnona village. After the establishment of the Caliphate, Khalilu ibn Alhasan, a descendant of the Sheikh was posted to Marnona with the title of Sardauna.

51 Muhammad Shareef Farid, *The Advice to the Friend Concerning the Judgement on Earning a Living*, being Edition and Translation of "Tanbih al-Sahib ala Ahkam al-Makasib" by *Amir al-Mu'minin Muhammad Bello*, Maiurno: Sankore IASI, 1990, p. 5.

time for meditation, time for prayer, time for housework and time for trade or the profession by which one earned some money or his livelihood.⁵²

This was, no doubt, one of the factors that prepared Bello for future challenges and career. He narrated in his *Infaq al-Maysur* that he read over twenty thousand (20,000) books in his life. This means that Bello read at least one book per day throughout his life right from his childhood. It is not surprising that Bello was a bank of ideas on almost every aspect of human life. It is enough evidence that one of the colonial administrators made the following remarks on Bello; “As a state man and administrator, Bello was undoubtedly the greatest of Sokoto Sultans. He encouraged science and learning, and at his court distinguished men from all countries were well received.”⁵³

Bello received his early education from his father, Sheikh Uthman Bn Fodiyo and his mother Hauwa’u, whose name corresponds to that of his paternal grandmother. He received his early Qur’anic education from both and other elementary Islamic education from the Sheikh before he was later transferred to his uncles for further studies. It is important to recall that the Fodiyo family was a learned family in which every member of the family was a scholar to a certain level. Although Sheikh Abdullahi ibn Fodiyo was the most popular among Bello’s uncles from whom he learnt, there were many others among his uncles who have contributed to his early education. Apart from Sheikh Abdullahi, Muhammad Shareef mentions some of them including Alfa Umar, Sheikh Ibrahim ibn Fodiyo and Sheikh Abu Bakir ibn Fodiyo (d. 1842).⁵⁴ Bello mentions in *Infaq al-Maysur* that among his early scholars was his elder brother and the eldest son of the Sheikh, Muhammad Sa’ad ibn Fodiyo (d. before 1804) from whom he learned *Al-Fiyyah* of Ibn Malik to a certain level before the later died along with one other scholar and a righteous companion of the Sheikh, Muhammad Mahmud, at the end of Ramadan of the second year into the *Jihad*. At a more advanced level of study, Bello learned from some of the Sheikh’s scholars such as Sheikh Abdullahi Ghanga, Sheikh Muji, Abdullahi Mandjara and Sheikh Muhammad Sambo among others from whom both the Sheikh and Abdullahi had also studied.⁵⁵ Omar Bello laments that:

Bello studied al-Baydawi (by Abu Sa’id, Abdullahi ibn Umar al-Baydawi, (d. 685 AH), Tafsir al-Baghawi (by Muhyi al-Sunnah, Abu Muhammad al-Baghwi, d. 516 AH) and Lubab al-Ta’wil (by Aliy ibn Muhammad al-Khazin, (d. 741 AH) with the Shaykh, he also read *Sahih al-Bukhari* (by Al-Bukhari, (d. 256 AH) together with its commentary of al-Qastalani (by Shihab al-Din Ahmad ibn Muhammad, d. 923 AH), (*Sahih*) Muslim (d. 261 AH), (*Sunan*) al-Tirmidhi (d. 279 AH), Ibn Majah (d. 273 AH), al-Nasa’i (d. 303 AH) and Abu Dawud (d. 275

52 Omar Bello, “The Political Thought of Muhammad Bello (1781-1837)”, p. 50.

53 See *Gazetteers of the Northern Provinces of Nigeria*, vol. i. Sokoto Province, p. 32.

54 Muhammad Shareef Farid, *The Advice to the Friend Concerning the Judgement of Earning the Living (Tanbih al-Sahib)*. Maiurno/Sudan: SIASI, 1990, p. 5.

55 Muhammad Shareef Farid, P. 5.

AH). He read al-Insan al-Kamil on Haqiqah (the truth in Sufism by Abdulkarim al-Jiliy, (d. 826 AH) with his father too.⁵⁶

Bello reports that some-times, the Sheikh only resorted to borrowing some rare books from other scholars at Alkalawa, before the brakeage of peace between the two camps. The challenges before them were enormous as they had to contend with different responsibilities; coordinating their *Da`wah* activities before the physical struggle against the Habe rulers; struggling for sustenance; providing intellectual, spiritual and political guidance and leadership to the *Jama`ah* as well as many other responsibilities they had to contend with. In spite of all these, they were able to bequest the intellectual legacy that could match the ones produced in other parts of the Muslims world.

It is clear from the above records that Bello had acquired most of his training and skills within the Fodiyo family circle. However, this does not mean that he did not go beyond his family circle in search for knowledge in line with the prevalent tradition of learning in Hausaland at the time. Bello was lucky at his time to have many of the scholars of the land coming to his father to further their studies in some fields or to pay him homage and solidarity in his struggle to purify the religious practices of the people of the land. He utilized the opportunity to meet a number of them and acquire the mastery of some fields of studies and get *Ijazah* (certification) from them without moving far away from home. Some of such scholars were Muhammad ibn Ali ibn Ibrahim, Abu Muhammad Mahmud, Muhammad ibn Abdurrahman, Muhammad Sambo, Muhammad al-Zamfari, Ahmad al-Barnawi and Ahmad Dikko⁵⁷. All these are part of what Gwandu refers to as ‘the special favors of Allah bestowed upon him’ which include direct knowledge from Allah (*al-ilm al-laduniy*) and true knowledge and understanding of the Glorious Qur’an and the Sunnah’.⁵⁸

Bello was well trained in both learning and character as we can see from his personal achievements in his later days. He was trained on skills as well, in order to make him economically self-reliant right from his early age. This is perhaps what made Bello to have passion in business and other economic activities.

***Amir al-Mu`minin* Muhammad Bello as a Public Officer and a Military Commander**

Muhammad Bello served the Sokoto Caliphate in different capacities at different levels right from the early days of the movement. In fact, Bello was a person that did not know much about life outside the revolutionary atmosphere because he spent all his life, from childhood to death in the cause of promoting the *Jihad* ideology. He was the most active

56 Omar Bello, “The Political Thought of Muhammad Bello (1781-1837)”, p. 55.

57 See Omar Bello, “The Political Thought of Muhammad Bello (1781-1837)”, pp.55-57; and Minna, “Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate”.

58 Gwandu, A. A., “A Pragmatic Approach to Fiqh: The Case Study of *Amir al-Mu`minin* Muhammad Bello”. P. 21.

military officer in the struggle and the architect of the political and administrative pattern of the Caliphate. Omar Bello describes Bello's military engagement thus:

During the war with the Hausa states, which ensued after the *Hijrah*, Bello served in the army in a variety of roles: ordinary soldier, scout, spy, guard, raiding-party leader, 'arif (chief of a - party), wing commander, flag-bearer and commander-in-chief⁵⁹.

Bello's life was dominated by an atmosphere of struggle between the *Jama`ah* and the Hausa aristocrats right from a tender age and he was determined to confront this challenging situation as part of his religious duty and in support of the path he believed to be the one ordained by Allah which was championed by his father and the *Jama`ah*. This spirit was deeply nurtured in the heart of the young Bello from as early as ten years old. Bello was therefore fully prepared, physically and mentally for the *Jihad* which involved military action. Not only that, Bello's conscience was always prepared for the unavoidable confrontation with the *Sarakuna* of Hausaland as he indicates in some of the poems he composed shortly before the break out of the *Jihad*⁶⁰.

On the eve of the *Jihad*, Bello served as a diplomat to the Tuareg people in a campaign mission to persuade them to take part in the Sheikh's movement to reform the religious practices in the land. He was hosted by a renowned jurist and Sheikh's friend, Ali, popularly known as Aghali who was also a Tuareg by tribe. Bello composed a well-articulated treatise in this mission. Parts of the content were verses of poems he quoted in *Infraq al-Maysur* which were translated thus:

When should I not present to the Sheikh
My hope to succeed by emulating the Messenger
That they should emigrate from a land of evil
And relocate as soon as possible?
We will throw into it raids
That will raise dust making it dark
Determination is my way and resilience my pillar,
The house and knowledge are solid like rock.
Nay, I do not carry lowliness (meanness)
Indeed, meanness is the lot of others
When a territory harms me I leave it
And I do not stay except in a *halal* home.
Residing in a station of humiliation is weakness
And condemnable being not the deed of the complete.
I have the will and He may fulfil his promise
Succeeding in a fulfilling exemplary manner
If they bring war to Gobir or
They want us to hasten moving away⁶¹.

59 Omar Bello, "The Political Thought of Muhammad Bello (1781-1837)", p. 51

60 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, P. 238

61 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, p. 239.

One of Bello's significant contributions, in the face of the *Jihad*, was his ability to keep the records of the event in their sequential order even though he was in the *Jihad* mood. His records were self-explanatory and well detailed about the activities of the *Jama`ah* from its inception to the time of consolidation of the caliphate with a new headquarters in Sokoto. Minna summarizes Bello's military roles in the *Jihad* when he says:

He had served as an ordinary soldier, as a cavalry officer, as a troop leader heading a scouting team to gather intelligence, as a guerrilla leader leading an ambush, as a captain heading a number of expeditions and raids, and finally as the commander-in-chief of the army coordinating and heading the assault on Alkalawa, the seat of Gobir ruler and the last stronghold of the Gobir Kingdom⁶².

Malam Isa Talata Mafara, a scholar in Sokoto who had deep knowledge of the history of the Caliphate listed about twenty battles in which Bello served as a commander of the army. These include⁶³: the third Alkalawa battle in 1223 AH/1808 AC which was a land mark achievement for the *Jama`ah* as it finally crippled the military power of the Gobir kingdom, *Jihad* in Gwari land in which the king of Gwarawa was captured by the jihadists as mentioned by Bello in *Infraq al-Maysur* and Abdullahi in *Tazyin al-Waraqat*. He was also the general commandant in the popular battle of 'Yandoto, a center of religious activities of the old Katsina Kingdom.⁶⁴

Bello was entrusted with public responsibilities by his father at an early age. Although he was not the most senior among the Sheikh's children, his intellectual capacity and commitment made Bello to enjoy a special place in the eyes of his father and the *Jama`ah* by extension. Right from his early learning period under the Sheikh, Bello developed a distinct character and skills which made him unique among others and a subject of public discourse. He made the following statement about himself in *Infraq al-Maysur*; "I have acquired, as a result of the Shehu's blessing, [such knowledge and fame] that riders carry it about and night chatterers talk about it daily⁶⁵". This was achieved by Bello as a result of his commitment and dedication as well as the Sheikh's prayers and blessings for him. He soon became well known among other students for being indefatigable and untiring. One of his early biographers, Wazir Gidado ibn Laima (d. 1851), mentions a lot of his qualities which made him to be a figure of public interest among the *Jama`ah*⁶⁶.

Throughout the *Jihad* period, Bello was one of the most influential figures in administering the affairs of the *Jama`ah*. Not only as a military commandant, Bello had also served the

62 M.T.M. Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," p. 15.

63 Muhammad Isa Talata Mafara, *Daular Usmaniyya*. Kaduna: Nadabo, 1999, pp. 345-349.

64 See Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, pp. 244-25

65 For details on such occasions refer to Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, p. 249.

66 Refer to "Al-Kashfu wa al-Bayan `an Ahwal al-Sayyid Muhammad Ballo" by Wazir Gidado ibn Laima, a manuscript in my possession.

state in different capacities at different times. He served the Sheikh as his secretary, as a diplomatic officer, as the spokesperson of the *Jama`ah* who spoke on her behalf and above all as a Waziri with delegated authority (*Waziral-tafwid*) to the Sheikh alongside Sheikh Abdullahi ibn Fodiyo, his uncle. In the mid-way of the *Jihad* activities, the Sheikh retired from active leadership responsibilities and assigned his two deputies delegated powers to oversee the routine administrative matters of the *Jama`ah*. He concentrated on research, teaching, writing and other intellectual and spiritual services and was only consulted by his deputies when necessary. Bello was assigned the eastern part of the caliphate to supervise, which was enough to justify the confidence the Sheikh had in him⁶⁷.

After the capture of Alkalawa in 1807, Bello was assigned to be in charge of the Eastern part of the Caliphate while his uncle was assigned the Western part of the Caliphate. This was in line with the provision of the Islamic system of administration as explained by the *Jihad* leaders in their separate writings⁶⁸. They had written many works on *al-Siyasah al-Shar'iyah* (Islamic Principles of Governance) and one of the topics of discussion was the appointment and functions of the Wazir as well as the type of operational power of a Wazir. Tukur gives a highlight of the power of *Wizarah al-tafwid* according to the description of the Caliphate literature as follows; "The deputy (*wazir*) can take any action he deems appropriate in his capacity as the protector of public interest."⁶⁹ In line with the power bestowed on him, Bello took the responsibilities with diligence and took appropriate actions on many issues from far and near within his area of jurisdiction.

At this time, Bello put his energy, resources, wisdom, skills, knowledge and experience more than ever before to consolidate on the successes that were already recorded. He established the new city of Sokoto and persuaded the Sheikh to move from Sifawa and settle down there. More than ever before, Bello concentrated in building more *Ribat* as a defence strategy throughout his domain. Murray Last states about the impetus given to *Ribat* establishment that were developed by Bello during this period:

Although `Abdullahi had stressed the importance of the *Ribat* in his section on the *Jihad* in *Diya' al-Hukkam* (*bab* 4), and a pamphlet had been written in 1815 on the necessity of building walled towns (*husun*), the impetus for establishing *Ribat* seems to have come from Muhammad Bello.⁷⁰

He took the full responsibility of administering the territory that was put under him. All the emirates from the eastern part of the emirate referred cases to him instead of the Sheikh directly. He took all decisions on such cases and perhaps referred to the Sheikh for approval in sensitive matters. It was he who appointed Malam Sulaiman (d. 1819)

67 M.T.M. Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," p. 29.

68 See for example the ruling concerning Waziri's appointment and responsibilities in Bello's *Al-Ghayth al-Wabl* and Sheikh's *Bayan Wujub al-Hijrah Ala al-Ibad*.

69 Mahmud Tukur, *Leadership and Governance in Nigeria: The Relevance of Values*. p. 168.

70 Murray Last, *The Sokoto Caliphate*, Longman: London, 1967, p. 75

as the Emir of Kano and sent Malam Umar Dallaje (d. 1835) for expedition in Katsina. When a dispute arose among the Katsina army, he used his initiative to settle the problem without referring to the Sheikh⁷¹.

Muhammad Bello's Assumption to Overall Political Leadership

As indicated in the previous section that, after the fall of Alkalawa, the headquarters of the Gobir kingdom, most of the leadership responsibilities in the Caliphate were handled by Bello and Sheikh Abdullahi to some extent. Bello had two advantages in this trio system above his uncle, teacher and mentor, Sheikh Abdullahi. He lived closer to the Sheikh particularly towards the last part of his life where they both lived in Sokoto for the first time after a long time of living from a distance due to *Jihad* activities as Bello was pre-occupied with establishment and maintenance of *Ribat* settlements. Secondly, Bello took control of the larger part of the new Caliphate, the eastern part which was ingrained with the *Jihad* ideologies more than the other part. More to that, the *ahl al-hall wa al-aqd* (the king makers under the body of *shura* committee) were all in Sokoto, living side by side with Bello, at the time the Sheikh passed away.

Based on the above facts, coupled with the administrative and political realities at hand, the members of the *shura* body that were present in Sokoto unanimously elected Muhammad Bello, the third son of Sheikh Uthman ibn Fodiyo to be the next *Amir al-Mu'minin* in the Sokoto Caliphate. This was in compliance with the Islamic injunction on the necessity of having a leader among the *Ummah* as emphasized by the *Jihad* leaders in their writings. The companions of the Prophet ﷺ had already set an example about the urgent need of appointing a leader as soon as the office became vacant. Thus, after the passing away of the Prophet ﷺ, the companions suspended everything, including the burial of the Prophet ﷺ, until his successor was appointed.

In compliance with this tradition, therefore, the leaders prompted to action and conferred the leadership burden of the Caliphate on Bello even before the arrival of people from other parts of the Caliphate, particularly Sheikh Abdullahi, the senior Wazir to Sheikh Uthman ibn Fodiyo and uncle and mentor to Bello. Even though there were seemingly conflicting accounts on why, where and when Bello was elected to be the successor of his father, close examination of historical records of the events helps in reconciling the information. Malam Isa Talata Mafara treated these questions in a more accurate manner in his biographical work on the Caliphate in the Hausa Language. He quotes Wazir Abdulqadir Maccido bn Wazir Bukhari's "Tabshir al-Ikhwan", Waziri Junaid's "Dabt al-Multaqatat" and Malam Sa'id of Masinna's "Tazkirah al-Nisyan" to assert that Sheikh Uthman ibn Fodiyo left a will in which he nominated Bello to be the next Caliph. He, therefore, concludes that, "*Anan bayanai sun zo da nuna cewa, lalle Shehu ne ya yi wasicci da zaman Muhammad Bello halifa a bayansa. Wanda kuwa shine aka*

71 M.T.M. Minna, "Sultan Muhammad Bello and his Intellectual Contribution to the Sokoto Caliphate," p. 32.

zartar bayan rasuwar Shehu (**meaning:** The available information shows that it was the Shehu who bequeathed that Muhammad Bello should be his successor. And that was implemented after the demise of the Shehu).⁷² On where the election and inauguration took place, the author reported two opinions from Waziri Abdulqadir Maccido who opined that the *bay`ah* (oath of allegiance) took place in the Sheikh's house where he died and the other opinion from Waziri Junaid who opined that the *bay`ah* took place in the house of Malam Ashafa, one of the members of *ahl al-hall wa al-'aqd*. Malam Isa reconciles the two information and concludes that the *bay`ah* came in two stages; first by members of the *shura* body and second by the general public. The former took place in the Sheikh's house where they decided that Bello should be the next Caliph while the later was in Malam Ashafa's house by the general public. The last question is when did the election and *bay`ah* take place. The sources here seem to be unanimous that it was on Monday, the next day following the night in which the Sheikh passed away.

But still, there are some contentious issues about the "will" that was said to have been left by the Sheikh on who to succeed him as *Amir al-Mu'minin*. A number of questions could be asked here; did the Sheikh contradict himself on the position of hereditary system of leadership in an Islamic political system?⁷³ Why did Abdullahi become reluctant to accept his nephew, Bello, who was elected based on the Sheikh's will, as the new Caliph?⁷⁴ Why did some members of the *shura* committee put forward Abdullahi first before they finally agreed on Bello?⁷⁵ These could be explained as follows; the said "will", if it truly exists, might have been written shortly before the Sheikh's demise as such it was only known to very few members that were closer to the Sheikh. Hence, the attempt by some members of the *shura* committee was as a result of their unawareness of the will. Sheikh Abdullahi, as well, could not have been aware of the letter as he was living in Bodinga, about fifteen miles away from Sokoto. The report that Sheikh Abdullahi paid his allegiance to Bello when the will was availed to him at the battle of Kalambaina, as reported by Malam Sa'idu of Masinna, further confirms that Sheikh Abdullahi was not informed of the *wasiyyah* left by the Sheikh nominating Bello to succeed him⁷⁶. On the legality or otherwise of an incumbent to nominate or appoint his son or other near relative to succeed him in a leadership position is an issue of juristic dispute among Muslim jurists and scholars. Ever since the periods of the rightly guided

72 Talata Mafara, *Daular Usmaniyya*, Kaduna: Nadabo Print, 1999, p. 356.

73 In *Kitab al-Farq.*, p. 567 and other works, the Sheikh condemned the hereditary system and using force (*al-irth wa al-ghalabah*) as a means of electing a leader in an Islamic setting and declared it as one of the characteristics of un-Islamic government.

74 Sheikh Abdullahi was reportedly not comfortable with the *ahl al-hall* in Sokoto who rushed in selecting the new *Amir al-Mu'minin* and closing the major gates of the town against him. Thus, he did not pay his *bay`ah* to Bello until about four years later.

75 According to Omar Bello, Tukur Mahmud reported that Malam Ashafa, perhaps on behalf of the other *shura* members, wrote a letter to Sheikh Abdullahi informing him of the passing away of the Sheikh and inviting him to come and receive *bay`ah* (oath of allegiance) as the new leader of the *Jama`ah*. But the decision was changed by *ahl al-hall wa al-'aqd* in favor of Bello following an observation raised by one Doshiro before the letter got to Sheikh Abdullahi. P. 155.

76 See Talata Mafara, *Daular Usmaniyya*, for this assertion, p. 356.

Caliphs, the Muslim political system condoned *wilayah al-a`ahd* (nomination of a leader by his predecessor) as one of the means of attainment to leadership position. Throughout the Umayyad and Abbasid periods, the system of leadership by succession was adopted. The serious problem in this system is when the anointed candidate does not possess the requisite qualities for the office to which he was anointed.

However, prior to the appointment of Bello, many people, including the members of the *shura* body thought that Sheikh Abdullahi would be the automatic successor to the Sheikh. This expectation led to some speculation among contemporary scholars as to why Bello was elected instead of his uncle and mentor who was his senior in leadership ranking from the early days of the movement. Some of the contemporary scholars impliedly fault the decision of the electoral college in Sokoto for not considering Sheikh Abdullahi, who was, according to Omar Bello, “the most qualified in terms of knowledge and age”⁷⁷ to succeed the Sheikh.

For one to understand the procedure and circumstance that surrounded the appointment of Bello as the new Caliph, instead of Sheikh Abdullahi who was considered by some scholars as ‘most qualified in terms of age and knowledge’, we need to examine the qualities required in the leader under the Islamic political system. The *Jihad* leaders themselves have written a lot and said much on this. As far as the necessary requirement is concerned, both Bello and Sheikh Abdullahi were qualified. They both possessed the requirements of being⁷⁸ Muslims, sensible, fair and just, male, free from bondage of slavery, highly knowledgeable, adults, and courageous. In addition to the above, they were both known to be men of foresight and diplomacy and were capable of implementing the state policies and decisions. However, they both lacked the last requirement of being of Quraysh progeny.

Unarguably, Sheikh Abdullahi may be more qualified than Bello if only age and knowledge were considered. However, these may not give much advantage to those who put forward to advance the argument in favor of Sheikh Abdullahi as this was not given much consideration in the selection/election process throughout the history of the Islamic polity. Upon the death of the Prophet ﷺ, Abubakar al-Siddiq was appointed to be the Caliph not because he was the most knowledgeable or the oldest among the companions of the Prophet ﷺ but perhaps because he was the most dedicated person among the companions who could vigorously continue and build upon the foundation that was laid by the Prophet ﷺ.

On the other hand, Bello can be rated highly in terms of his diplomacy in handling the state policy and delicate issues as could be deduced from his write ups on some socio-

77 Omar Bello, “The Political Thought of Muhammad Bello (1781-1837)”, p. 154.

78 For detail on the required qualities of a leader, principles and pillars of leadership in Islam refer to *Bayan Wujub al-Hijrah, Diya' al-Sultan and Usul al-Siyasah* by Sheikh Uthman, Sheikh Abdullahi and Bello respectively.

political and religious matters and the juristic views on them. Bello seemed to have been very diplomatic, flexible and courageous in contending with the emerging challenges and moral deviation from some members of the revivalist army even at the time the attitudes of some of them made Sheikh Abdullahi to abandon the *Jama`ah* and attempt to go to *Hajj*. It is clear from the historical accounts, at the time the Sheikh passed away, that Bello was much more active than his mentor in consolidating the successes they recorded in the first phase of the *Jihad*. Therefore, the Sheikh's nomination of Bello, if at all he had nominated him, was in cognizance of his qualities as having satisfied all the necessary conditions required in a person to be appointed as Caliph. One will also agree that the will left by the Sheikh nominating Bello as his successor, if it truly exists did not mean introduction of hereditary system to the Caliphate. This is because Muhammad Bello was not the most senior son that survived the Sheikh, Muhammad Sambo was alive and a senior to Bello among the Sheikh's male children. If the nomination was based on the hereditary system, Sambo would have been nominated first and the *bay`ah* would have been taken for him before the passing away of their father. One can remember that most of the early companions of the Sheikh with whom the whole journey of Islamic reform in Hausaland started were no more living as many of them were martyred in the cause of the *Jihad*, particularly in the battle of Alwassa. This monumental loss was perhaps one of the factors that made Sheikh Abdullahi to be very reluctant and inactive in the remaining part of the *Jihad* days. This fact was highlighted by Muhammad Sani Zahradeen when he wrote:

Ever since the battle of Alwassa, during which Many of his (Sheikh Abdullahi's) friends whom, he considered pious and good leaders of the community died, and the mutiny of the army at Kwaldel, 'Abd Allah began to question the whole motive of their fighting. He became convinced that the majority of the people were no longer, the pious and righteous men. He thought they were but liars and pleasure-seekers.⁷⁹

It is more convincing here to conclude that Bello was elected the second *Amir al-Mu'minin* by the Electoral College after considering and approving a will made by his late father who nominated him based on his personal character and commitment to the cause of the Caliphate. Bello was sworn-in as the new *Amir al-Mu'minin* on Monday morning in the month of *Jumada al-Akhirah* of the year 1232 AH/ April 1817 CE.⁸⁰

Bello led the Caliphate for about twenty-one years to the end of his life. He passed away in Wurko on the evening of Thursday the 25th of *Rajab* of the year 1253 AH which

79 Muhammad Sani Zahradeen, "'Abd Allah Ibn Fodio's Contributions to the Fulani Jihad," 174.

80 Talata Mafara, *Daular Usmaniyya*, p. 446.

corresponds 26th October 1837 CE at the age of fifty-eight⁸¹. Bello prayed for himself to die while in *Ribat* because of its religious merits, as such he moved to Wurno, his last *Ribat* point and asked that he should be buried there upon his death. He was therefore, buried there and his tomb remains there. Sources from his household testify that the last words he pronounced were the *kalimah al-shahadah* (words of testimony) followed by a verse of the Glorious Qur'an which reads⁸²:

فَإِذَا جَاءَ أَجَلُهُمْ لَا يَسْتَأْخِرُونَ سَاعَةً وَلَا يَسْتَقْدِمُونَ.

...and when their term comes, neither can they delay nor can they advance it an hour (or a moment) (Q. 7:43 and Q. 16:61).

At the time of his death, Waziri Gidado asked him to nominate his successor for them but he declined and told him that he left their affairs in the hand of Allah. It was also reported by Malam Sa'idu of Masina, as quoted by Talata Mafara, that when his health condition deteriorated, he sent for his eldest son, Aliyu Babba, whom many thought was going to be nominated by Bello as his successor, and warned him not to contest the position of the Caliph unless if the electoral body decided on him.⁸³

Bello was survived by a large family numbering about seventy-two children according to a narration having married nine wives in his life time in addition to concubines.⁸⁴ Names of his wives are given by Waziri Gidado ibn Laima and Talata Mafara as follows: Aishah (popularly known as Gabdo), Adama, Aishah (the daughter of the Sheikh's associate Umaru Alkammu), Hawwa'u (the daughter of Yarubi), Niyeju (the daughter of Malam Zagu), Aishah (popularly known as Tuwwa), Maryam, Fatima (the daughter of another companion of the Sheikh, Malam Agali of Azbin) and Ma'ze (the daughter of Malam Muhammad)⁸⁵. The names of the children were also given in *Daular Usmaniyya* with some names being repeated twice or more. For example, there are two Alis among the sons of Bello; as such they tagged them with numbers or nickname (e.g. Ali Babba d. 1859 and Ali Karami d. 1867) in order to differentiate them. The list shows that there are eight daughters among his children all bearing the name Fatimah, four daughters bearing the name Aishah, nine daughters bearing the name Khadijah, four sons bearing the name Muhammad and another two sets of sons each bearing the names Ahmad, AbdulQadir, Muhammad Sa'ad, Abdullahi, Usman and Umar all among Bello's children.⁸⁶

One of the remarkable qualities of which Bello is ever remembered is the fact that

81 Sulaiman Musa, "The Leadership Qualities of Muhammad Bello", in *Selected Writings of Sultan Muhammad Bello*. Gusau: Iqra' Publishing, 2013 p. 295. Also refer to Talata Mafara, p. 445; Murray Last, p. 81 but he puts Bello's age at fifty-six contrary to what other historiographers of Bello reported which is fifty-eight years.

82 Gidado ibn Laima, "Al-Kashf wa al-Bayan" manuscript in my possession.

83 Talata Mafara, *Daular Usmaniyya*, p. 443.

84 Talata Mafara, *Daular Usmaniyya*, pp. 447-451.

85 See Gidado ibn Lema, "Al-Majmu'ah fi Dhikr Ashab Bello" a manuscript in my possession and Talata Mafara, *Daular Usmaniyya*, p. 450.

86 Talata Mafara, *Daular usmaniyya*, pp.489-451. See Appendix II of this book for full list of Bello's children.

throughout his days in office as Caliph, he did not rely on the public treasury for his living. Even though it is permissible for him in the *Shari`ah* to provide for himself and his immediate family from the public treasury, he preferred to struggle for his livelihood, because, according to him, the best source of living for a Muslim is what comes through his labor. This was in full understanding and application of the saying of the Prophet ﷺ:

إِنَّ أَطْيَبَ مَا أَكَلْتُمْ مِنْ كَسْبِكُمْ وَإِنَّ أَوْلَدَكُمْ مِنْ كَسْبِكُمْ.⁸⁷

The best of what you consume is the reward of your labor and your children are part of your labor.

According to some accounts, he once told the Sheikh that the law allows him (the Sheikh) to provide for himself from the treasury and that as he was old, his sustenance would be provided from the treasury. But for himself (Bello) he was strong enough to work for his living and therefore would not rely on public treasury like the Sheikh⁸⁸.

Bello was acknowledged to have maintained a number of occupations through which he earned his living. Chafe notes that “The campaign for the expansion of *lambuna* was led by no other person than Bello, who himself took up *lambu* farming as a personal enterprise. The initiative was to be built upon by cultivators in the region.”⁸⁹ Malam Harshi told the author that there were a number of farm lands which were cultivated by Bello until the end of his life. Bello was a rare prolific writer of his time.⁹⁰ His works spread across different fields of Islamic sciences, administration, governance, medicine, human behavior and sciences as well as philosophy and logic.

The chapter examined the political and economic history of Hausaland before the nineteenth century Jihad movement led by Sheikh Uthman ibn Fodiyo. It discussed the economic imbalances that were prevalent in the land which formed part of the reasons that led to the emergence of the reform movement. Consequently, the old Sarauta system was overthrown and a new caliphate system was established based on the Shari`ah principles of governance. The chapter also gave a highlight on the biography of *Amir al-Mu`minin* Muhammad Bello ibn Sheikh Uthman ibn Fodiyo, one of the leading personalities in the establishment of the new caliphate. His contributions to the Sokoto caliphate were discussed in detail. This paved way for the next section of the book which presents Bello as one of the administrative and economic think tanks of the caliphate.

87 Al-Tirmidhi, *Al-Jami` al-Sahih*, Kitab al-Ahkam, Bab Anna al-Walida Ya`khuzu min Mal Waladihi, Hadith No. 1358.

88 Talata Mafara, *Daular Usmaniyya*, p. 440.

89 Chafe, *State and Economy in the Sokoto Caliphate*, pp. 89-90. Talata Mafara also reports from Malam Sa`idu of Masina that Bello maintained some crafts from which he drove his sustenance throughout his life and that he never relied on public treasury.

90 The number however differs from one scholar to another due to the fact that some of the works are yet to be discovered. Malam Isa Talata Mafara mentions one hundred and fifty-two tittles in his book; Hunwick mentions one hundred and nine tittles as the works that have been confirmed and another fifty-two that are attributed to Bello; S U Balogun also mentions one hundred and forty-three works that were authored by Bello.

CHAPTER THREE

ECONOMIC THOUGHTS OF AMIR AL-MU'MININ MUHAMMAD BELLO

Introduction

Bello made significant contributions to the development of economic thought in the African sub-region. His ideas are relevant not only for Africans but for the entire human development. Like other Muslim thinkers who made immense contributions to the development of Islamic economic thought such as Al-Imam Abu Yusuf, Yahya ibn Adam, al-Mawardi, Ibn Hazm, al-Ghazali, Ibn al-Arabi al-Maliki, Ibn Taymiyyah, Ibn Khaldun, al-Maqrizi, Bello has put forward the Islamic principles as a guiding code to formulate viable economic policies and programs to his state. Bello's contributions to the field is enough to let us understand what Islahi and Ghazampar refer to as the fallacy of the "great gap" that has been infiltrated by western scholars in the history of economic thought and development. This fallacy suggests that there was a gap in the history of economic thought which occurred within the periods when the Muslims dominated and controlled the world civilization from the seventh to the fourteenth centuries of the Common Era. The world was, according to them, stagnant throughout this period and nothing was added on the works of ancient Greek Philosophers in the field until the renaissance period.

Like other Muslim economic thinkers who served in various roles for the *Ummah*, Bello served as a leader in the society, a scholar of the religion, an entrepreneur and a *Mujtahid* who shouldered the burden of interpreting the laws of Islam to his people. He served the *Ummah* in all the above capacities and many others. He made an indelible mark in the history of human development in this part of the world as his impact touched all facets of human development.

One of the priorities of the early revelation of the Qur'an, in addition to *tauhid*, was to correct the economic life of mankind and guide them to universally accepted norms in all transactions. For that to be achieved, there were a number of institutions that were institutionalized as part of the Islamic belief and practices which are aimed at instilling effective socio-economic regulations in the society. This chapter discusses some of the economic thoughts that were promoted by Bello for the smooth economic development of the Sokoto Caliphate in accordance with the general principles and guidelines that were provided by the Shari'ah.

***Amir Al-Mu'minin* Muhammad Bello as an Economic Thinker**

One of the immediate causes of the outbreak of *Jihad* between the *Jama`ah* and the Hausa rulers was the economic injustices and merciless exploitation of the common citizens by ruling elites. One of the clearest evidences of the alarming rate of the exploitation was the fact that the Sheikh made the issue of economic injustice one of his five special requests before the king of Gobir. A similar request was made by the Sheikh again when the king of Gobir Yunfa pleaded with the Sheikh to return to Gobir Kingdom after his migration to Gudu. In his reply to Yunfa, he demanded that Yunfa should “return all that has been confiscated from the *Jama`ah* together with the captives taken.”⁹¹

Thus, Bello, alongside other leaders of the Sokoto Caliphate adopted a new economic policy for the Caliphate which was in consonance with the *Shari`ah*. Consequently, the first step taken by the *Jihad* leaders was to promote a good moral training and instil the fear of Allah in the mind of the followers and the adoption of moderation in life as opposed to the extravagant system of life that was prevalent among the Habe rulers.

For the eradication of illiteracy and provision of mass education for all, Bello upheld and promoted the philosophy of his father and his uncle to promote mass education and skills acquisition to all members of the *Jama`ah*. Bello declares in one of his books that “It is incumbent for a Muslim to know the rulings of Allah concerning business before one engages oneself in it.”⁹² He, therefore, ensured maximum utilization of the new *Ribat* (fortresses) policy to achieve numerous socio-economic objectives he initiated for the development of the Caliphate. Bello designed the *Ribat* settlements in such a way that they served as military posts, education centres, centres for entrepreneurial and economic development, urbanization and socialization agenda⁹³. He asked the Fulani clans who were wandering from one place to another to settle in such *Ribat* centres in order to have their children educated at the centre. Last reports that: “The Fulani clans were persuaded to join the community of the Sheikh and accept men to teach their children Islamic practice and behaviour.”⁹⁴ In *Taqrib Masa'il al-Bay`*, Bello emphasises that it is obligatory on every Muslim to have the knowledge of the *Shari`ah* before he engages himself in any transaction.⁹⁵

As a policy maker and economic thinker, Bello always thought of the ways to improve the welfare of the citizens and fight against all illegal economic practices at the levels of either public or individual life. Perhaps, one of the early economic challenges that confronted the *Jama`ah*, as a nation, was the issue of sharing the spoils of war (*Ghanimah*). This challenge became manifest after the battle of Kwoni which took place a few days after the Sheikh was appointed as the *Amir al-Mu'minin*. Bello gives us the

91 Muhammad Bello, *Infiaq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, p. 240.

92 Bello, “*Taqrib Masa'il al-Bay` li al-`Ammah*” a manuscript in my possession.

93 Refer to Bello's “*Jawab Shafin wa Khitab minna Kaffin*” for details on urbanization policy and its significance in the Sokoto Caliphate.

94 Murray Last, *The Sokoto Caliphate*, p. 80.

95 Bello, *Taqrib Masa'il al-Bay`*, folio 2 and *Al-Akhadariy, Mukhtasar al-Akhadariy*, p. 4.

picture of the situation in his *Infraq al-Maysur* as follows:

It happened that when the troops of Matankari returned and we gathered the one fifth (*Khumus*), dividing the four-fifths between the owners of the booty, it was difficult for us and impossible because issues were neither organized nor coordinated and also there were a large number of people. It was not possible to write them in the register, scattered as they were. When they returned each one of them took to his own direction. We gathered what we were able to gather and kept it with the store-keeper, Umar Al-Kamu. We thought of sharing it but we never did. Instead, we removed the *Khumus* and returned the rest to others (the owners of the booty) those we could find. As for what remained they settled among themselves⁹⁶.

Thus, the *Jihad* leaders had to think of the ways to address this challenging problem in order to ensure compliance with the dictates of the *Shari'ah*-among the Muslim army. Bello was more practical in surmounting this problem as he made it a point of emphasis in many of his writings related to political and administrative settings in the Caliphate. This was clearly articulated in his *Al-Gayth al-Shu'ubub* and other works where he emphatically instructed that one of the issues of priority for the emirs was to arrange an army for the defence of their territories and prepare a record file for the personnel. The wisdom behind this was to have a clear record of the number of those who participated in a battle and those who were entitled to share the *Ghanimah*.

That was not enough as far as Bello was concerned in the issue of prudence in managing the spoils of war and other public funds. For that to be effectively achieved, the new caliphate must take steps to fight against financial crimes in totality and deal with those that may be found wanting. As usual with the *Jihad* leaders' policy of giving adequate moral and religious enlightenment in the cause of change, Bello, more than other *Jihad* leaders, took steps in giving proper religious guidance on the issue of public funds in general and *Ghanimah* in particular. In a number of Bello's writings, the main themes include necessity of even distribution of such funds, prohibition of misappropriation of the fund, consequences of misappropriating the fund on the economy and the socio-economic and religious status of a person that was found guilty of misappropriation of the funds. Bello has about eight works which were specifically written to address the above issues. Some of these works include: *Al-Qawl al-Mabdhul fi Dhikri Masa'il al-Ghulul*, *Tawqif al-Jahul ala Anwa'i Mafasid al-Ghulul*, *Diya' al-'Uqul fi Bayan Ghilazi Tahrir al-Ghulul*, *Al-Sayf al-Maslul fi Ahkam al-Ghulul*, *Jam'u al-Nuqul fi Ahkam al-Ghulul*, *Al-Mahsul fi Dhikri Jumal min Masa'il al-Ghulul*, *Al-Fusul fi Masa'il al-Ghulul* and *Al-Qawl al-Mahram fi Hukm al-Zina bi Dhat al-Maghnam*.

The overall aim of these works was to put the Caliphate on a just and prudent financial management system which had a direct bearing on the economic development of the entire polity. This policy was not only adopted in the centre, it was meant for adoption

96 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, pp. 243-244

and implementation throughout the caliphate. This was a very important aspect of the Caliphate administration because it had direct consequences on the security of life and property as it received priority from Bello.

The *Ribat* policy, which was mentioned above, was adopted and promoted throughout the early days of the Caliphate up to the death of Bello as one of his significant achievements. *Ribat* is an Islamic model of securing the territory, rapid urbanization process and economic development strategy. *Ribat* has a lot of merits in Islam in addition to its social and economic security in an Islamic state. Allah, the Almighty speaks about *Ribat* in the Qur'an where He says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اصْبِرُوا وَصَابِرُوا وَرَابِطُوا وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O you who believe! Endure and be more patient (than your enemy), and guard your territory by stationing army units permanently at the places from where the enemy can attack you, and fear Allāh, so that you may be successful (Q.3:200).

In a number of authentic narrations from the Prophet ﷺ, Muslims are encouraged to establish *Ribat* as it attracts a very high reward from Allah, the Almighty. Commenting on the above verse, Al-Imam ibn Kathir reports that: “*Murabatah* in the above *Ayah* refers to battles against the enemy, and manning Muslim outposts to protect them from enemy incursions inside Muslim territory.”⁹⁷ He also mentions a hadith that was reported by Al-Bukhari in *al-Jami` al-Sahih* who recorded that Sahl bin Sa'd As-Sa'idi (رضي الله عنه) said that the Messenger of Allah said:

رِبَاطٌ يَوْمٌ فِي سَبِيلِ اللَّهِ خَيْرٌ مِنَ الدُّنْيَا وَمَا عَلَيْهَا.⁹⁸

A Day of *Ribat* in the cause of Allah is better than this life and all that is in it.

Imam Muslim also transmitted that Salman Al-Farisi (رضي الله عنه) said that the Messenger of Allah said:

رِبَاطٌ يَوْمٌ وَلَيْلَةٌ خَيْرٌ مِنْ صِيَامِ شَهْرٍ وَقِيَامِهِ، وَإِنْ مَاتَ جَزَى عَلَيْهِ عَمَلُهُ الَّذِي كَانَ يَعْمَلُهُ، وَأُجْرِي عَلَيْهِ رِزْقُهُ، وَأَمِنَ الْقَتْلَان.⁹⁹

Ribat for a day and a night is better than fasting the days of a month and its *qiyam* (voluntary prayer at night). If one dies in *Ribat*, his regular righteous deeds that he used to perform will keep being added to his account, and he will receive his provision, and will be saved from the trials of the grave.

The *Ribat* policy of the Sokoto Caliphate is similar to that of the Almoravid Empire of the eleventh century North Africa. The policy gave birth to the empire which was established by Abdullahi ibn Yasin (d. 1059) as a revolutionary movement to correct the Islamic

⁹⁷ Abridged version of Ibn Kathir in English.

⁹⁸ Al-Bukhari, Al-Jami` al-Musnad al-Sahih al-Mukhtasar Min 'Umur al-Nabiyy wa Sunanihi wa Ayyamih (henceforth summarized as Sahih al-Bukhari). Kitab, Kitab al-Jihad, Bab Fadl al-Ribat fi Sabilillah, Hadith No. 2735.

⁹⁹ Muslim, Al-Jami` al-Sahih, Kitab al-Imarah, Bab Fadl al-Ribat fi Sabilillah, Hadith No. 5047.

practices among the people of the region¹⁰⁰. The influence of the empire was extended at a time to control Muslim Spain with the headquarters in Marrakesh. A similar policy was also introduced by the Al Sa'ud ruling family in present day Saudi Arabia. In 1911, Malik Abdul Aziz Al Sa'ud (d. 1953) developed such a settlement which he named *Hijr* to accommodate the *Ikhwan* who were mostly rural dwellers. This was later developed to be a very strong military force for state defence in modern Saudi Arabian history. This is in addition to other socio-economic policies that were carried out by the state through the *hijr* settlements. These policies were much identical to the *Ribat* policy of the Sokoto Caliphate¹⁰¹.

Other significant economic thoughts relevant to the economy of the Caliphate that were anchored by Bello include the promotion of good labor policies and ethical values in the economic life of citizens. A year after his appointment as *Amir al-Mu'minin*, Bello wrote his book *Tanbih al-Sahib ala Ahkam al-Makasib* in which he reveals the Caliphate's philosophy on labor matters¹⁰². The concept of *Zuhd* (asceticism) was critically discussed by Bello to give it proper Islamic meaning. Its essence involves "exerting sufficient effort to secure a livelihood so as to be self-reliant and free from having to cast one's eyes on what belongs to other people."¹⁰³ Bello devised the means of ensuring that ethical values in transactions were upheld throughout the Caliphate by strengthening the office of the *Muhtasib* as practiced in the classical Muslim periods.

Social justice and economic welfare among citizens were also of significant priority in Bello's economic thought. He devised the means of promoting social justice policies that could take care of the poor and needy in the society by making provision for them from the public treasury. Public treasury is a trust (*amanah*) and must be expended in accordance with provisions of the law and no official was allowed, no matter how highly placed he may be, to use the treasury for his selfish interests. The overall economic philosophy of the Caliphate is discussed further in the subsequent parts of this work.

Important Economic Institutions in Islam

Economic life has received special emphasis in Islam right from the early days of revelation. This is because it constitutes one of the fundamental aspects of religious life. *Zakah* being one of the five pillars of Islam is one of the important economic institutions in Islam. Two of the seven major sins mentioned by the Prophet ﷺ in a Hadith transmitted

100 For details on the Empire refer to Al-Bakriy, *Kitab al-Masalik wa al-Mama lik*; Nehemia Levtzion, "Abd Allah b. Yasin and the Almoravids", in *Studies in West African Islamic History*; and Messier Ronald, *The Almoravids and the Meaning of Jihad*, 2010.

101 For details on Hijr policy in Saudi Arabian history refer to Abd Allah ibn Muhammad Bassam, *Tuhfah al-Mushtaq fi Akhbar Najd wa al-Hijaz wa al-Iraq*; Amin al-Rayhaniy, *Tarikh Najd al-Hadith*; and Elea nor Abdella Doumato, *Getting God's Ear: Women, Islam, and Healing in Saudi Arabia and the Gulf*, p. 108.

102 According to Muhammad Shareef Farid the book was written in 1818.

103 Ibrahim Sulaiman, *A Revolution in History: The Jihad of Usman Dan Fodio*. London: Mansell, 1986, p. 35.

by Abu Hurayrah were *al-riba* (usury) and usurpation of the wealth of an orphan both of which are issues of Islamic economic discourse. The Hadith was reported on the authority of Abu Hurayrah (رضي الله عنه) who said that the Prophet ﷺ said:

اجْتَنِبُوا السَّبْعَ الْمُفْسِدَاتِ قَالُوا يَا رَسُولَ اللَّهِ وَمَا هُنَّ قَالَ السِّبْرُكُ بِاللَّهِ وَالْبَيْعُ وَالْقَتْلُ وَالنَّفْسُ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ وَأَكْلُ الرِّبَا وَأَكْلُ مَالِ الْيَتِيمِ وَالنَّكَاحُ يَوْمَ الرَّحْفِ وَقَدْفُ الْمُحْصَنَاتِ الْمُؤْمِنَاتِ الْعَافِلَاتِ.¹⁰⁴

Avoid the seven great destructive sins. “The people enquire, O Allah’s Apostle! What are they? He said, To join others in worship along with Allah, to practice sorcery, to kill the life which Allah has forbidden except for a just cause, (according to Islamic law), to eat up *Riba* (usury), to eat up an orphan’s wealth, to flee from the battlefield at the time of fighting, and to accuse chaste and believing women, who never even think of anything touching chastity and are good believers.”

A number of Qur’anic verses were revealed in condemnation of certain economic transactions among the Arabs that were not in conformity with Islamic law and justice. Allah says in the Glorious Qur’an:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْحُمُرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوا لَعَلَّكُمْ تَفْلِحُونَ.

O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, *Al-Ansâb*, and *Al-Azlâm* (arrows for seeking luck or decision) are an abomination of *Shaitân*’s (Satan’s) handiwork. So, avoid (strictly all) that (abomination) in order that you may be successful (Q. 5:90).

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

O you who believe! Be afraid of Allah and give up what remains (due to you) from *Ribâ* (usury) (from now onward), if you are (really) believers (Q. 2: 279).

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِيَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ.

And eat up not one another’s property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully (Q. 2: 188).

وَلَا تُكْرِهُوا فَتَيَاتِكُمْ عَلَى الْبِغَاءِ إِنْ أَرَدْنَ تَحَصُّنًا لِنَبِيِّنَا عَرَضَ الْحَيَاةِ الدُّنْيَا.

And force not your maids to prostitution, if they desire chastity, in order that you may make a gain in the (perishable) goods of this worldly life (Q. 24: 33).

As a comprehensive religion that changed the life pattern of mankind at one of the most critical periods of human history, Islam introduces several mechanisms through which such changes would be maintained so long as Islam flourishes. In the economic sphere, certain institutions were introduced to safeguard the new economic principles in

104 Al-Bukhari, *Sahih al-Bukhari, Kitab al-Wasiyyah, Bab Qawl Allahi Ta`ala "Inna al-Ladhina Ya`kuluna Amwal al-Yatama..."* Hadith No. 2766.

accordance with the teachings of the *Shari'ah*. These institutions were used effectively by Muslim governments, societies and individuals in the early days of the Islamic State and had effectively helped to ensure a moderate economic life that takes care of all members of the society. The relevance of these institutions is not limited to the early days of Islam or the subsequent Muslim States like the Sokoto Caliphate; it is still relevant to our contemporary time for better economic experience only if we can abide by its precepts. Some of the economic institutions include: *Zakah*, *Waqaf* and *Bayt al-Mal* (Muslim public treasury). These institutions were maintained by the Sokoto Caliphate leadership and were made to contribute significantly in the economic development of the Caliphate.

Another important economic institution that is meant to ensure the smooth economic life of individual members of the society and protect the collective interest of the state is the *Hisbah* department. The word is derived from the Arabic root *hasaba*, *yahsibu*, *hisaban* which literally means to reckon, to count or to calculate. The concept of the *hisbah* as outlined by Ibn Taimiyyah is to enjoin what is commonly known as good (*al-ma'ruf*) and forbid what is commonly known as evil (*al-munkar*) in those areas where the authority of governors, judges or other specified public officers cannot reach¹⁰⁵. Through the *hisbah*, the state used to exercise comprehensive socio-economic control on trade and economic practices, the most important being the supervision of industries, professional services, and standardization of products, checks into hoarding, middlemanship and usurious practices. The *Muhtasib* (Sensor Officer) was also required to look after the people's social behaviour, their performance of religious duties and civic responsibilities. Details of Bello's ideas and application of *Hisbah* as a state agency for the socio-economic development of the Caliphate is further discussed under 'Role of the State in Regulating the Economy' in the subsequent part of this chapter.

Concept of Wealth in the Life of Muslims According to Bello

According to Muslim economists, Islam recognizes the right of absolute ownership of resources for Allah only. Man has been granted the right to benefit from the resources of the earth. He can earn his livelihood through lawful (*halal*) means. He is not absolutely free to consume, save or invest his earnings in any way he likes. There are definite moral limits on his right to earn, consume, save and invest his wealth. Within this general framework, Islam accepts the right of a person to sell, bequeath and leave for his heirs the property which he legally earned. Thus, the Islamic Concept of property limits human freedom to the use of the resources of the earth. It holds everyone accountable to Allah for the proper use of those resources.

Allah speaks to Muslims in clear terms about the importance of wealth in their lives as a tool with which they can seek eternal bliss of the Hereafter. It is clear from the verses of the Qur'an that Allah made significant emphasis on man's struggle to earn legal

105 Abdulazim Islahi, "Economic Concept of Ibn Taymiyyah," p. 32.

wealth. He tells us that one of the wisdoms behind the creation of the earth and all its endowments was for mankind to work hard and make a conducive living environment for himself and others. Allah says in the Qur'an:

هُوَ أَنشَأَكُم مِّنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا فَاسْتَغْفِرُوهُ ثُمَّ تَوْبُوا إِلَيْهِ إِنَّ رَبِّي قَرِيبٌ مُّجِيبٌ.

He brought you forth from the earth and settled you therein, then ask forgiveness of Him and turn to Him in repentance. Certainly, my Lord is Near (to all by His Knowledge), Responsive (Q. 11: 61).

The statement, (and settled you therein) means: He made you prosperous in the earth. You are settled in it and you treasure it. In order to achieve the prosperity, man is instructed by Allah to exert efforts in his life. This may be an obligatory act, recommended, permissible or prohibited act, depending on the nature and the outcome of the act and how it affects his life and that of other creations.¹⁰⁶

Ideas of wealth and Islamic emphasis on Muslims to seek for legitimate wealth are exhaustively discussed in Bello's works. In his *Tanbih al-Sahib*, he emphasizes the necessity of a Muslim to engage himself in gainful employment for him to earn a living. He quotes a number of verses of the Glorious Qur'an and traditions of Prophet Muhammad ﷺ to support his point. He says: "Know you that there have been many verses and traditions related concerning the virtues of earning the permitted (*halal*)."¹⁰⁷ He goes on to mention four different verses from the Qur'an on the subject which emphasise thus "there is no harm on you to seek for Allah's bounties (Q. 2:198)," "Allah equates those who go out for *Jihad* with those who go out in search of 'livelihood or the bounties of Allah (Q. 73:20)" and that Allah has said it in an emphatic manner that when the *Salat* is completed, Muslims should disperse through the land, "and seek the bounty of Allah (by working) (Q. 62:10)." The importance of wealth in the life of a Muslim, as far as Bello is concerned, is not in the wealth itself rather it is considered a tool for achieving overall economic goals in Islam. It is considered as a means of earning Allah's pleasure by alleviating the suffering of the destitute members of the society because He calls on the believers to 'expend from what they have earned (Q. 2:267)."

Bello further mentions a number of traditions from the Prophet ﷺ and his Companions on the virtue of engaging oneself in gainful employment. Trade was rated high as a means of wealth acquisition based on a tradition that was attributed to the Prophet that 'it constitutes nine of ten sources of wealth'¹⁰⁸. One of the prevalent customs among the scholars of Hausaland before the *Jihad* was self-acclaimed asceticism and withdrawal

106 This is the view of al-Imam al-Zamakhshari in his book of *Tafsir al-Kasshaf an Haqa'iq Ghawamid al-Tanzil*. Beirut: Dar al-Kitab al-Arabi, 3rd ed. 1407, vol. 2 p. 407.

107 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, ed. & tra. By MuhammadShareef Farid. Maiurno: SIASI, 1990, p. 13.

108 The Hadith was transmitted by Al-Suyutiy, Jalal al-Diyn Abdurrahman ibn Abi Bakr, *Al-Fath al-Kabir fi Damm al-Ziyadah ila al-Jami' al-Saghir*, Beirut: Dar al-Fikr, 2003, vol. 2. Harf al-Ta' Hadith No. 5362. But the Hadith is *Mursal* hence categorized as *Da'if*.

from worldly affairs in the name of *Zuhud* and religious scholarship while looking forward to others to provide sustenance for them. This tendency was perhaps manifesting among many members of the *Jama`ah* after the establishment of the new state.

Thus, Bello wrote his book *Tanbih al-Sahib ala Ahkam al-Makasib*, in the year 1818, just a year after his appointment as *Amir al-Mu'minin*, to guide the labor policy of the new Islamic state. Sulaiman refers to this book as the “definite treatise on the economic philosophy of the Caliphate.”¹⁰⁹ For those who thought of abandoning all worldly engagements for the sake of worship, Bello draws their attention to the fact that engaging oneself in search of livelihood is no less an act of worship. He quotes a leading Sufi scholar Abu Sulayman Darani (d. 215 AH) who was reported to have said:

To us, true worship is not planting your feet and allow other to take care of you. But true worship is to begin your day by seeking for your daily bread, then taking account of yourself, then after that setting about to worship.¹¹⁰

He further quotes Hudhayfah al-Yamani (رضي الله عنه), one of the Companions of the Prophet ﷺ, saying, “The best of you is he who does not give up his worldly affairs for his Hereafter nor give up his Hereafter for his worldly affairs.”¹¹¹

It is noteworthy here that Bello quotes mainly from notable *Sufi* scholars because most of those who were reluctant to work for livelihood were doing it under the guise of Sufism/asceticism. He, therefore, quotes from prominent Sufi scholars who, in spite of their outstanding authority in Sufism, still engaged themselves in economic pursuits. Bello rounds up his discussion with a quotation that was attributed to Prophet Isa (عليه السلام) in which he told a person who committed his life to devotions to Allah and looked forward to his brother for sustenance that “your brother is more of a worshiper than you.”¹¹² The socio-economic and labor policy had been set forth by Bello in this book as it was put into practice by himself throughout his reign as the Caliph. Bello, until his death, relied on his private business and crafts for the sustenance of his family. This is a way of encouraging the populace in general and the public office holders in particular to work for their livelihood so as not to overstretch the public treasury with their day-to-day needs. He was acknowledged to have lived his life relying wholly on his personal earnings as he maintained a farm from which he earned his living.¹¹³

109 Ibrahim Sulaiman, “Economic Philosophy and Principles of Sokoto Caliphate,” in *Frontiers and Mechanics of Islamic Economics*. Edited by Rafiqul Islam Molla et al., Kano: Tofa Press, 1988, p. 235.

110 Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 18.

111 Bello, *Tanbih al-Sahibala Ahkam al-Makasib*, p. 16.

112 Bello, *Tanbih al-Sahibala Ahkam al-Makasib*, p. 15.

113 Talata Mafara reports that Malam Sa’idu of Masina mentions that Bello told his father that he would never rely on public treasury as he was able and strong. As such, he maintained businesses and craft. *Daular Usmaniyya*, p. 440.

In spite of the importance of wealth in the life of a Muslim, Bello tries to strike a balance and put it in its proper position in a religious life. In *Kitab al-Tahrir fi Qawa'id al-Tabsir li al-Siyasat*, Bello depicts wealth as something valueless in itself. It is something, he said, *ghayr mamduh li dhatihi wala madhmum li dhatihi* (it is neither praiseworthy nor blameworthy in itself)¹¹⁴. Wealth can only be praised or otherwise as a result of its outcome and what it was used for. He further said “*bal yuhmad wa yudham lima ya'rudu lahu*” (it is only praised or blamed for what it is used for).¹¹⁵ It was on this basis that Bello wants Muslims to understand the texts of the Qur'an and Sunnah which seem to be contradictory to some people while it is not. The Qur'an and Sunnah sometimes condemn the world and the worldly materials and it encourage people to seek for it in some other times. A good example of such texts in the Qur'an is;

وَاَعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ.

And know that your possessions and your children are but a trial and that surely with Allah is a mighty reward (Q. 8:28).

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ.

Your wealth and your children are only a trial, whereas Allah! With Him is a great reward (Paradise) (Q. 64:15).

وَاَعْلَمُوا أَنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهُمْ زِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ وَتَكَاثُرٌ فِي الْأَمْوَالِ وَالْأَوْلَادِ كَمَثَلِ غَيْثٍ أُنْفِثَ الْكُفَّارُ تَبَاءَهُ ثُمَّ يَهْبِجُ مُمْسِرًا مُضْفَرًا ثُمَّ يَكُونُ حُطَامًا وَفِي الْآخِرَةِ عَذَابٌ شَدِيدٌ وَمَغْفِرَةٌ مِنَ اللَّهِ وَرِضْوَانٌ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ.

Know that the life of this world is only play and amusement, pomp and mutual boasting among you, and rivalry in respect of wealth and children, as the likeness of vegetation after rain, thereof the growth is pleasing to the tiller; afterwards it dries up and you see it turning yellow; then it becomes straw. But in the Hereafter (there is) a severe torment (for the disbelievers, evil-doers), and (there is) Forgiveness from Allah and (His) Good Pleasure (for the believers, good-doers), whereas the life of this world is only a deceiving enjoyment (Q. 57:20).

The above verses condemn wealth as a *fitnah* (trial) after which one may be successful if he observes the right of Allah in it, otherwise, he becomes a loser. The word *fitnah* in the above verses does not mean that wealth in itself is a calamity; it should be understood from the context of the verse and other similar expressions in the Qur'an. Allah says in another verse that both good and bad can be a *fitnah* (trial) in this life

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ وَتَبْلُوكُم بِالشَّرِّ فِتْنَةٌ وَاللَّهُ عَالِمُ الْغُيُوبِ.

Everyone is going to taste death, and We shall make a trial of you with evil and with good, and to Us you will be returned (Q. 21:35).

114 Muhammad Bello, “Kitab al-Tahrir fi Qawa'id al-Tabsir li al-Siyasat”, ms

115 Muhammad Bello, “Kitab al-Tahrir fi Qawa'id al-Tabsir li al-Siyasat”, ms

However, in the following verses, Muslims are encouraged to use the wealth to earn Allah's pleasure and eternal bliss in the Hereafter. This implies that Muslims are encouraged to struggle and seek for wealth as a means of attaining Allah's pleasure. Allah says:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ.
But seek, with that (wealth) which Allāh has bestowed on you, the home of the Hereafter, and forget not your portion of legal enjoyment in this world, and do good as Allāh has been good to you, and seek not mischief in the land. Verily, Allāh likes not the *Mufsidûn* (those who commit great crimes and sins, oppressors, tyrants, mischief-makers, corrupts people) (Q. 28:77).

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ.

O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allāh is Rich (Free of all wants), and Worthy of all praise (Q. 2:267).

وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَاتِلَ أُولَئِكَ أَكْثَرُ دَرَجَةً مِنَ الَّذِينَ أَنْفَقُوا مِنْ بَعْدِ وَقَاتَلُوا وَكَأَنَّ اللَّهَ مُحْسِنٌ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ (٥١) مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ.

And what is the matter with you that you spend not in the Cause of Allāh? And to Allāh belongs the heritage of the heavens and the earth. Not equal among you are those who spent and fought before the conquering (of Makkah) (with those among you who did so later). Such are higher in degree than those who spent and fought afterwards. But to all, Allāh has promised the best (reward). And Allāh is All-Aware of what you do. Who is he that will lend to Allāh a goodly loan, then (Allāh) will increase it manifold to his credit (in repaying), and he will have (besides) a good reward (i.e. Paradise) (Q. 57:10-11).

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِنْ رَبِّكُمْ.

There is no sin on you if you seek the Bounty of your Lord (during pilgrimage by trading, etc) (Q. 2:197).

It was from this perspective that Muhammad Bello classifies the legal position of earning in Islam into five categories as follows; obligatory (*Wajib*), highly commendable (*Mustahab*), permissible (*Mubah*), discouraged (*Makruh*) and unlawful (*Haram*). Earning is considered obligatory (*wajib*) if it is meant to provide basic needs for a person and his family or it was meant to settle one's debt; it is commendable (*al-mustahabb*) if it is meant to provide for the destitute, less privileged in the society and to strengthen family ties with near relatives (*silah al-rahim*); the earning is considered permissible (*al-mubah*) in the *Shari'ah*, according to Bello, if it is a surplus to that which is needed to provide for the destitute and strengthen the family ties but it is used to provide luxurious

needs such as constructing fine building, spacious room and luxurious vehicles; next to this is discouraged earning (*al-kasb al-makruh*) that is beyond the above and can easily lead to immorality and hoarding. Finally, Bello explains that earning is considered unlawful (*Haram*) if it leads to that which is *haram* because anything that leads to *haram* is also *haram* in the *Shari'ah*¹¹⁶. Example of this is when one looks for wealth which consequently leads him to be arrogant, extravagant and egoistic against others or uses the wealth in any act of disobedience to the laws of Allah.

The last category of earning which is declared as *haram* by Bello is a reflection of the wealth given to Qarun¹¹⁷ during the time of Musa (عليه السلام). He turned to be arrogant to his people and failed to be thankful to Allah as the source of his wealth. Thus, he was caught up by Allah and was finally destroyed for this offence. Allah tells us of his story in the Glorious Qur'an and his arrogance against his people when he proudly said:

قَالَ إِنَّمَا أُوتِيْتُهِ عَلَىٰ عِلْمٍ عِنْدِي أَوَلَمْ يَعْلَم أَنَّ اللَّهَ قَدْ أَهْلَكَ مِنْ قَبْلِهِ مِنَ الْقُرُونِ مَنْ هُوَ أَشَدُّ مِنْهُ قُوَّةً وَأَكْثَرُ جَمْعًا وَلَا يُسْأَلُ عَنْ ذُنُوبِهِ الْمُجْرِمُونَ (٨٧) فَخَرَجَ عَلَىٰ قَوْمِهِ فِي زِينَتِهِ قَالَ الَّذِينَ يُرِيدُونَ الْحَيَاةَ الدُّنْيَا يَا لَيْتَ لَنَا مِثْلَ مَا أُوتِيَ قَارُونُ إِنَّهُ لَذُو حَظٍّ عَظِيمٍ (٩٧) وَقَالَ الَّذِينَ أُوتُوا الْعِلْمَ وَيَلَكُمْ تَوَابُ اللَّهِ خَيْرٌ لِمَنْ آمَنَ وَعَمِلَ صَالِحًا وَلَا يُلَاقَاهَا إِلَّا الصَّابِرُونَ (١٠٨) فَحَسَنَّا بِهِ وَلَبَدًا ۖ فَمَا كَانَ لَهُ مِنْ فِئَةٍ يَنْصُرُونَهُ مِنْ دُونِ اللَّهِ وَمَا كَانَ مِنَ الْمُنتَصِرِينَ (١١٨) وَأَصْبَحَ الَّذِينَ تَمَنَّوْا مَكَانَهُ بِالْأَمْسِ يَقُولُونَ وَيَكَذَّبُ اللَّهُ بِشَاءِهِ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَوْ لَا أَنَّ مِنَ اللَّهِ عَلِيمًا لَخَسَفَ بَنَّا وَيَكَاذِبُ لَا يُفْلِحُ الْكَافِرُونَ (٢٨) يَلِك الدَّارُ الْآخِرَةُ جُعِلَتْهَا لِلَّذِينَ لَا يُرِيدُونَ عُلُوًّا فِي الْأَرْضِ وَلَا فَسَادًا وَالْعَاقِبَةُ لِلْمُتَّقِينَ.

He said: “This has been given to me only because of knowledge I possess.” Did he not know that Allāh had destroyed before him generations, men who were stronger than him in might and greater in the amount (of riches) they had collected. But the *Mujrimūn* (criminals, disbelievers, polytheists, sinners, etc.) will not be questioned of their sins (because Allāh knows them well, so they will be punished without account). So he went forth before his people in his pomp. Those who were desirous of the life of the world, said: “Ah, would that we had the like of what Qârûn (Korah) has been given? Verily! He is the owner of a great fortune.” But those who had been given (religious) knowledge said: “Woe to you! The Reward of Allāh (in the Hereafter) is better for those who believe and do righteous good deeds, and this none shall attain except those who are patient (in following the truth).” So We caused the earth to swallow him and his dwelling place.

Then he had no group or party to help him against Allāh, nor was he one of those who could save themselves. And those who had desired (for a position like) his position the day before, began to say: “Know you not that it is Allāh Who enlarges the provision or restricts it to whomsoever He pleases of His slaves. Had it not been that Allāh was Gracious to us, He could have caused the earth to swallow us up (also)! Know you not that the disbelievers will never be successful. That home of the Hereafter (i.e. Paradise),

116 Bello, *Tanbih al-Sahib*, pp. 20-25.

117 Ibn Kathir reports that Ibn Abbas and other scholars of Tafsir among the Tabi'in said that

Qarun is a cousin to Prophet Musa (عليه السلام) and his full name according to Ibn Jurayj is Qarun ibn Yashar ibn Qahith. Some scholars suggest that he is an uncle to Musa (عليه السلام) but this is a minority view. See Ibn Kathir, *Tafsir al-Qur'an al-Azim*, vol. 6, p 253. Also refer to Al-Zamakhshariy, *Al-Kashshaf 'an Haqa'iq al-Tanzil*...

We shall assign to those who rebel not against the truth with pride and oppression in the land nor do mischief by committing crimes. And the good end is for the *Muttaqûn* (Q. 28:78-83).

These verses come immediately after the verse which depicts wealth in its proper perspective to human life on this earth, the verse that encourages Muslims to, reasonably, take part in the worldly enjoyment but in a way that it does not make them to neglect their portion in the next life. Understanding the true concept of wealth and its position in Islam helps Muslims to put it in proper perspective in their lives and pursue it vigorously when there is need for that and make proper use of it whenever they attain it. Pursuance of lawful wealth and its maintenance for one's personal benefits and the benefits of others is a religious duty through which a Muslim can earn reward to Paradise. As far as Bello is concerned, the ultimate goal of human existence is the hereafter because that is the permanent life while this life is temporal. Thus, Bello quotes from the Qur'an some verses which emphasize the importance for a Muslim to engage himself in business or other means to secure a living. One of these verses is verse 198 of *Surah al-Baqarah* in which Allah mentions business alongside *Hajj* rites in order to show its high esteem in Islam.

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِنْ رَبِّكُمْ فَإِذَا أَفَضْتُمْ مِنْ عَرَفَاتٍ فَاذْكُرُوا اللَّهَ عِنْدَ الْمَشْعَرِ الْحَرَامِ وَاذْكُرُوهُ كَمَا هَذَاكُمْ وَإِنْ كُنْتُمْ مِنْ قَبْلِهِ لَمَنِ الضَّالِّينَ.

There is no sin on you if **you seek the Bounty of your Lord (during pilgrimage by trading, etc.)**. Then when you leave *'Arafât* remember Allâh (by glorifying His Praises, i.e. prayers and invocations, etc.) at the *Mash'ar al-Harâm*. And remember Him (by invoking Him for all good, etc.) as He has guided you, and verily, you were, before, of those who were astray (Q. 2:198).

Commenting on the above verse, al-Imam al-Qurtubiy (d. 671 AH/ 1273 CE) states that Allah has granted this permission after warning against certain acts that are not compatible with Hajj rites such as sexual intercourse, argument, and all forms of corruption (*fusuq*)¹¹⁸. Perhaps, Bello started his discussion on this section with this verse to justify the high position Islam gives to wealth and its earning because it is mentioned along with Hajj which is the peak of Islamic devotions as it brings together all Muslims from all over the world once in a year. The other verses that are mentioned by Bello in *Tanbih al-Sahib* are:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ عَزِيزٌ حَكِيمٌ.

O you who believe! Spend of the good things which you **have (legally) earned, and of that which We have produced from the earth for you**, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and

118 Al-Qurtubiy, Abu Abdillahi Muhammad ibn Ahmad, *Al-Jami' li Ahkam al-Qur'an*, Al-Qahirah: Dar al-Kutub al-Misriyyah, 1964, vol. 2, p. 413.

tolerate therein. And know that Allâh is Rich (Free of all wants), and Worthy of all praise (Q. 2:267).

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ.

Then when the (*Jumu'ah*) *Salât* (prayer) is finished, you may disperse through the land, and **seek the Bounty of Allâh (by working)**, and remember Allâh much, that you may be successful (Q. 62:10).

إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَى مِنْ ثُلُثِي اللَّيْلِ وَنِصْفَهُ وَثُلُثَهُ وَطَائِفَةٌ مِنَ الَّذِينَ مَعَكَ وَاللَّهُ يُقَدِّرُ اللَّيْلَ وَالنَّهَارَ عَلِمَ أَنْ لَنْ تُحْصُوهُ فَتَابَ عَلَيْكُمْ فَاقْرَءُوا مَا تَيَسَّرَ مِنَ الْقُرْآنِ عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرْضَى وَآخَرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ وَآخَرُونَ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَاقْرَءُوا مَا تَيَسَّرَ مِنْهُ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَقَرِّضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا تَقْدِمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ جُعِدَ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا وَاسْتَغْفِرُوا اللَّهَ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ.

Verily, your Lord knows that you do stand (to pray at night) a little less than two-thirds of the night, or half the night, or a third of the night, and so do a party of those with you, And Allâh measures the night and the day. He knows that you are unable to pray the whole night, so He has turned to you (in mercy). So, recite you of the Qur'an as much as may be easy for you. He knows that there will be some among you sick, **others travelling through the land, seeking of Allâh's Bounty**; yet others fighting in Allâh's Cause. So recite as much of the Qur'an as may be easy (for you), and perform *As-Salât* (*Iqâmat-as-Salât*) and give *Zakât*, and lend to Allâh a goodly loan, and whatever good you send before you for yourselves, you will certainly find it with Allâh, better and greater in reward. And seek Forgiveness of Allâh. Verily, Allâh is Oft-Forgiving, Most-Merciful (Q. 73:20).

In the above verses, Allah equates struggle to earn a living with *Jihad* and *Jumu'ah* Prayer. In Qur'an (73:20), Allah equivocates the rank of the one who struggles in the way of Allah (*mujahid*) and the person who struggles to earn permissible wealth in order to expend on himself and his family, and ascribes spiritual excellence to both. Al-Imam al-Qurtubiy remarks that this is a proof that earning permissible wealth is in the same rank with *Jihad* because Allah mentions them together in the same verse (*ayah*). He quotes Abdullahi ibn Umar, a companion of the Prophet and son of the second Caliph (d.73AH), saying, "Allah has not created a death more beloved to me than dying in the cause of Allah, except dying while my flanks in the saddle seeking after the bounties of Allah by traveling through the earth."¹¹⁹

One of the cardinal features of Islam is that all kinds of human activities form a part of the entire religious life, and indeed, the teachings of Islam cover all aspects of life on this earth as well as life in the Hereafter. When discussing the means and methods of earning one's livelihood, Bello makes it clear that the Hereafter is actually the place for ultimate reward and punishment for one's deeds and that worldly life is not only temporary but it is the place for struggle and preparation for the next life. However, this struggle for the

¹¹⁹ Al-Qurtubiy, Al-Qurtubiy, Abu Abdullahi Muhammad ibn Ahmad, *Al-Jami' li Ahkam al-Qur'an.*, vol.19, p. 56.

next life should not be at the expense of the present life and economic pursuits. Indeed, the righteous conduct in this life is a means and a pre-requisite for one's salvation in the Hereafter. Thus, he quotes verses of the Qur'an and traditions of the Prophet ﷺ as well as the companions and other Muslim scholars and jurists to justify his stance. From the quotations mentioned by Bello in his works, it is evident that he considers struggling for earning permissible wealth alongside commitment to ritual devotions as the best model of Islamic life. This is, however, contrary, to some extent, to the views of al-Imam al-Ghazali, on whom Bello mostly relied in discussing issues relating to Sufism. According to Ghazampar and Islahi:¹²⁰

In regard to these worldly pursuits, al-Ghazali divides people into three groups:

- i) those who ignore the Hereafter by indulging themselves almost completely in mundane affairs - they will be destroyed;
- ii) those whose pursuit of the Hereafter is at the expense of worldly life -- they will be successful; and
- iii) those who follow the 'middle path' and engage in worldly affairs, including economic activities, according to the rules of the *Shari'ah* -- they will achieve salvation.

Bello believes that struggling for a living is also part of devotion (*ibadah*) in Islam which can be equated with other forms of *ibadah* such as *Hajj*, *Jihad*, recitation of the Qur'an and *Salah*. He also seems to be of the opinion that the best of the three categories mentioned above is the third category of those who take the middle path of life by engaging themselves in worldly affairs and economic pursuits in accordance with the rules of the *Shari'ah*. Some of the sources he uses to justify his stance, in addition to the ones mentioned above include¹²¹; Abu Hudhayfa (رضي الله عنه) who once said: "The best of you is he who does not give up his worldly affairs for his Hereafter nor give up his Hereafter for his worldly affairs."¹²² Abu Qilabah (d. 104 AH) said to a man, "seeing you seeking after your livelihood is more beloved to me than to see you sitting in the corner of the *Masjid* (Mosque)."¹²³ Abu Sulayman al-Darani (d. 215 AH) said; "to us, true worship is not planting your feet and allow others to take care of you. But true worship is to begin your day by seeking for your daily bread, then taking account of yourself, then after that setting about to worship."¹²⁴ Qays ibn Asim said to his son:

O my son, wealth and its production is an obligation; for it is the stimulus for being generous and generosity is that which makes you safe from the miscreants. And beware of begging from people for truly begging is the last and lowest level of earning for real men."¹²⁵

120 Ghazampar and Islahi *Economic Thought of al-Ghazali*, p. 8.

121 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, pp. 16-20.

122 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, pp 16.

123 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 20.

124 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 18.

125 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 19.

Ethical Approach to Economic Pursuits According to Bello

Khan¹²⁶ opines that the Islamic view of life would require that those who can afford to have a higher material standard should voluntarily forego some of their comforts and help others improve their economic standard so as to enjoy a similar life-style. It is only after most of the people have acquired a comparable living standard that the society as a whole should move to a higher socio-economic level. The Islamic approach would require individuals to use the resources as intensively as possible and not to replace them until they have truly outlived their utility. The Prophet ﷺ placed a very high premium on simple living and discouraged people from luxuries. It is observed that among the mechanisms Islam uses to ensure economic development of the *ummah* was emphasis on normative economy.

One of the mechanisms that was used in bringing about positive change in the life of the populace in the Sokoto Caliphate was moral reorientation through ethics and Islamic values in all aspects of life including economic life. The *Jihad* leaders launched series of attacks on customs and traditions that were not in agreement with the Islamic value system in Hausaland with a view to establishing an Islamic value system in the life of the citizens.¹²⁷ This was one of the important aspects of the *Jihad* movement which was achieved through teaching and preaching. It was one of the agendas of the *Jihad* leaders to correct people's orientation and guide their approach in economic life and pursuits because it was one of the factors largely responsible for the exploitation of poor citizens by the elites in the pre-*Jihad* period as highlighted by Sheikh Uthman ibn Fodiyo in his *Kitab al-Farq*.¹²⁸ According to the Sheikh, the overall economic objectives of the people without *Iman*, as it was manifested in the people of Hausaland, makes them live like beasts as they are described in the Qur'an:

وَالَّذِينَ كَفَرُوا يَمُوتُونَ وَيَأْكُلُونَ كَمَا تَأْكُلُ الْأَنْعَامُ وَالنَّارُ مَثْوًى لَهُمْ

...while those who disbelieve enjoy themselves and eat as cattle eat, and the Fire will be their abode (Q. 47:12).

The *Jihad* leaders' agenda in the economic life was meant to change people's mindsets from the previous orientation which did not have consideration to the next life with a new orientation which considers one's economic life as a determinant of one's condition in the next life. Thus, the overall objective of the economic pursuits is not to satisfy one's lust and desire only, but provide one with a better living condition in this life in a way that it pleases Allah, the Creator, so that it earns him the everlasting bliss in the Hereafter. Therefore, the first requirement for one to engage in any economic transaction is for him to acquire knowledge of the *Shari'ah* on it. This is because, it is part of religious duty over which everybody must account for on the Day of Judgement. According to Bello

126 Muhammad Akram Khan, *An Introduction to Islamic Economics*, Islamabad: IIIT, 1994, p.15.

127 See for instance, Uthman ibn Fodiyo, Uthman ibn Fodiyo, *Ihya' al-Sunnah wa Ikhlad al-Bid'ah*; *kitab al-Farq* and *Bayan al-Bida' al-Shaytaniyyah*...

128 Uthman ibn Fodiyo, *kitab al-Farq*..., p. 569.

in “*Kitab Taqrib Masa’il al-Bay’ li al-`Ammah*”, every mature and sane person cannot live without buying or selling “and therefore, it is incumbent upon him to know the laws of Allah in it before one engages himself in it.”¹²⁹ Part of the knowledge of the *Shari`ah* that is necessarily required in this regard, is for one to know the status of a transaction in terms of permissibility or otherwise. Having established the permissibility of the *Shari`ah*, the next thing for him is to try to know the dos and don’ts of the *Shari`ah* and how best it could be carried out. In addition to the above, the economic pursuit must not create a negative consequence on the public. For example, Bello declares that, “it is not permissible to sell weapons to a person who will kill people unjustly with it, likewise any item which the seller knows that the buyer will use for anything that is not permissible then it is not lawful for him to sell it to such a person.”¹³⁰

The last section of the book was dedicated to a conclusion on general issues about the business environment and some ethical issues that are required to be maintained in every transaction. Anything that involves deceit (*al-tadlis*) and fraud (*al-ghish*) in whatever form is not allowed and any transaction which involves deceit stands null and void. It is also not permissible in Islam for a buyer or seller to conceal any defect (*katm al-`ayb*) in the commodity.

Advertisement in a business is allowed only if it does not misinform the public about the product and services being advertised. *Al-ghish* is the situation whereby a seller or a producer does something to artificially add value to his commodity in terms of its quality or quantity which is contrary to its real nature. Bello states thus,

والغش في البيع حرام، وهو أن يحدث في السلعة ما يوهم زيادتها أو جودتها.¹³¹

Al-ghish is prohibited in trading, that is for the seller to introduce in the commodity something which makes it to appear better in quantity or quality.

This unethical act is prohibited in any business transaction by the declaration of the Prophet ﷺ. Bello further gives examples of deceitful practices (*al-ghish*) that took place in the market places in his days; diluting milk with water (*khalt al-laban bi al-ma`*); diluting honey with sugar in such a way that you cannot distinguish the two; inducing animals at the time of selling (*saqyu al-haywan `inda bay`iha*) in order to deceive the buyer that it is *samin* (affluent, well-off) or decorating a pirated copy of a book in such a way that it appears like the original copy.¹³²

Another unethical act in business environment is *al-naqsh* which is interpreted as a trading where a person offers a high price for a certain item not for the sake of buying it but for the sake of raising the price of the item so that in the end it is sold for more

129 Muhammad Bello, “*Taqrib Masa’il al-Bay’ li al-`Ammah*”, a manuscript in possession of this author, folio 1.

130 Muhammad Bello, “*Taqrib Masa’il al-Bay’ li al-`Ammah*”, folio 2.

131 Muhammad Bello, “*Kitab Taqrib Masa’il al-Bay’ li al-`Ammah*”, folio 5.

132 Muhammad Bello, “*Kitab Taqrib Masa’il al-Bay’ li al-`Ammah*”, folio 5.

than its actual price/worth¹³³. This is usually done, even in the Muslim world today, by a prior agreement between the salesmen and other market agents. This is very common in modern capital markets through the activities of speculators in the capital market whereby they raise the prices of stocks artificially in order to effect dubious changes in the price of targeted commodities. This is not permissible in the *Shari`ah* whether it is done in favour of the buyers or the sellers. The Prophet ﷺ says in a Hadith:

لا تحاسدوا ولا تناجشوا ولا تباغضوا ولا تدابروا ولا يبع بعضكم على بيع بعض وكونوا عباد الله إخوانا.¹³⁴

“Do not be envious of one another; do not artificially inflate prices against one another; do not hate one another; do not shun one another; and do not undercut one another in business transactions; and be as fellow-brothers and servants of Allah.”

Unethical competition in financial transaction is also prohibited in Islam because it leads to rivalry and hatred among the *Ummah*. In order to avoid such rivalry among the people, Islam prohibits one to undercut his fellow in negotiating the price of a commodity at the time the other person has already begun the process of negotiation unless the first person withdraws from the deal or he permits the other person to buy. According to Bello, this is *haram* because of the above-mentioned Hadith. Other condemnable acts in the market environment include *al-khilabah* (deceitful fascination), *al-khiyanah* (breach of trust) and *al-khadi`ad* (swindling).

It is ethically commendable in Islam that a person should be patient and wait for his debtor until he gets what he can settle the debt with. And the debtor should try to settle his debt as soon as he is able to do so. This is a way of promoting mutual economic cooperation and elimination of *riba* (usury/interest) in any transaction. To lend money to a needy person is a religious duty if the lender does that in good faith; likewise the debtor is commended for being a good samaritan by prompt payment. Bello encourages this gesture in the business environment as he cites a Hadith that was transmitted by Imam Malik in his *Muwatta`* on the authority of Muhammad ibn al-Munkadir (رضي الله عنه) that says:

أحب الله عبدا سمحا ان باع سمحا ان ابتاع سمحا ان قضى سمحا ان اقتضى¹³⁵

“Allah loves a person who is lenient when he sells, lenient when he buys, lenient when he lends and lenient when he asks for payment.”

Ibn Majah also transmitted it with a different chain of narrators and wording directly from the Messenger of Allah on the authority of Jabir ibn Abdillah:

رَحِمَ اللَّهُ عَبْدًا سَمَحًا إِذَا بَاعَ سَمَحًا إِذَا اشْتَرَى سَمَحًا إِذَا اقْتَضَى¹³⁶.

133 Muhammad Bello, “Kitab Taqrib Masa’il al-Bay’ li al-Ammah,” folio 6.

134 Muslim in his *Al-Jami` al-Sahih* on the authority of Abu Hurayrah in *Kitabal-Buyu’*, Bab Tahrim Bay; al-Rajul ala Bay’ Akhiyh, Hadith No. 3890.

135 The Hadith was transmitted by Malik in *Muwatta`* Kitab al-Buyu’, Bab Jami’ al-Buyu’, Hadith No. 1320.

136 Ibn Majah, *Sunan ibn Majah*, Kitab al-Buyu’, Bab Dhikr Tarahhum Allah ala al-Musamih, Hadith No. 4903.

May Allah have mercy on a person who is lenient when he sells, lenient when he buys, lenient when he lends and lenient when he asks for payment.

This is one of the means of kindness to others which is encouraged as a way of ensuring social cohesion and unity among the *ummah*. Being kind to others is a religious duty in Islam and a way to achieve a peaceful and conducive life. In *Nushun Kafin*, Bello quotes Sheikh Abdulwahab al-Sha'rani who says;

A covenant has been taken from us, that we should teach those we see in calamities among the people of the villages and towns the way out, and the best way to remove calamities from people is to enact kindness between them because that will harmonize their dissenting hearts.¹³⁷

Bello also warns the Muslim *ummah* against extravagance and brazen display of material wealth. He was more concerned in this regard with the people that are saddled with public responsibilities. Very often, he warns public officers against a luxurious life even if it is from their legal earning. This is because of the fact that such a life style can easily lead the leaders to extortion of their subjects or squandering the public wealth that is entrusted to them. The following words reflect Bello's concern about the life style of officials:

Give next of kin, the poor and wayfarers their rights and avoid lavish spending. In short, I have appointed you to help me only to execute the commands of God and to keep his trust ('*amanah*'). Take care not to fall into the same trap in which your predecessors fell and thereby be punished as they were. The authority and power (*Saltanah*) of a governor is not by mere title nor by noble descent, nor by number of trumpets and fanfare, nor by inheritance.¹³⁸

In the Qur'an, Allah has warned mankind against this satanic life-style and tells us that He does not like extravagance because it leads people to the hellfire. This is one of the bad attitudes of disbelievers and a result for which many nations before us were destroyed. Fir'awn (Pharaoh) was condemned in the Qur'an because he was arrogant and extravagant. It is observed that in many instances in the Qur'an, Allah mentions His bounties to mankind along with a warning against extravagant and wasteful spending. Allah says in the Qur'an:

وَهُوَ الَّذِي أَنشَأَ جَنَّاتٍ مَعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكُلُهُ وَالزَّيْتُونَ وَالرِّمَانَ مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ. وَمِنَ الْأَنْعَامِ حَمُولَةٌ وَفَرَسَاتٌ كُلُوا بِمَا رَزَقَكُمُ اللَّهُ وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ.

And it is He Who produces gardens trellised and untrellised, and date palms, and crops of different shape and taste (its fruits and its seeds) and olives, and pomegranates, similar (in kind) and different (in taste). Eat of their fruit when they ripen, but pay the

137 Muhammad Bello, *Nushun Kafin wa bi al-Maqsud Insha Allahu Wafin*, pp. 139-140.

138 Omar Bello, "Al-Gayth al-Wabl", p. 97.

due thereof on the day of its harvest, **and waste not by extravagance. Verily, He likes not *Al-Musrifūn* (those who waste by extravagance).** And of the cattle (are some) for burden (like camels etc.) and (some are) small (unable to carry burden like sheep, goats etc. for food, meat, milk, wool etc.). Eat of what Allāh has provided for you, and follow not the footsteps of *Shaitān* (Satan). Surely he is to you an open enemy (Q. 6:41-41).¹³⁹

Another term that is similar to *israf* (extravagance) is *tabzir* (spendthrift). According to some scholars of Tafsir, *israf* means spending more than the amount required in something that is good while *tabzir* connotes spending anything whether little or much on something that is not good/commendable.¹⁴⁰ Both *israf* and *tabzir* were common among the pre-Jihad *Habe* aristocrats. For that, Bello warned the new leaders to avoid anything of that nature so that they would not find themselves in the condition of their predecessors. This is one of the serious economic behaviours that affect the micro and macro economy of a people throughout the human existence on earth. Thus, Allah warns the previous generations that *al-israf* leads to destruction.

From the above analysis of Bello's teaching on Islamic ethics in economic life one can deduce the following points as some of the Islamic perceptions towards worldly materials

- i) One should clearly know the aims and objectives of wealth, according to the *Shari'ah*;
- ii) A Muslim should follow the rightful means in the acquisition of income;
- iii) Everybody is allowed to earn and acquire an amount which is consistent with his needs – neither excessive nor deficient;
- iv) A Muslim should spend his money in a 'moderate' fashion, neither extravagantly nor miserly; and
- v) A Muslim must have the right intention in the acquisition, rejection, expenditure, or withholding of money – the intention in all cases being the worship and remembrance of Allah; if this is not the intention, he should avoid money and all its uses.

Public Expenditure in Islam According to Bello

As far as Bello is concerned, anything that has to do with the state finance must be in consonance with the approved principles of the *Shari'ah*. The leader must not personalize the control of the *bayt al-mal* (public treasury) and must always put *maslahah* (public interest) before him whenever he wants to take decisions on public expenditure. One of the *masalih* that must always guide the decision of the leader in his financial transaction is prioritization of his expenses. He must give priority to the most important and subsequently to the less important and so on. The leader must be careful enough to put public interest above his personal or minority interests in his decision making otherwise

139 Other relevant Qur'anic verses are Q. Surat al-A'ra: 31; Q. Surat Yunus: 83; Q. Surat al-Anbiya': 9; Q. Surat al-Shu'ara': 151; Q. Surat al-Ghafir: 43; and Q. Surat al-Dukhan: 31; Q. Surat al-Furqan: 67 and Q. Surat al-Isra': 26-27.

140 Ibn Kathir, *Tafsir al-Qur'an al-Azim*, vol. 2, p. 374.

he will pay the consequences of personalization of public interest and trust.

As earlier stated, the sources of revenue in an Islamic state are of two broad categories namely; those with definite owners that have been specifically identified by the *Shari'ah* and those that are meant to cater for the general welfare of the citizens. As for the first category, which includes Obligatory *Zakah*, *Zakah al-fitr* (alms that is given at the end of Ramadan) and *ghanimah* (booty of war), there is nothing for the imam other than implementation of the law.

Zakah is defined in different ways by different scholars. Al-Qardawi tries to simplify the definition of *Zakah* in the following words, "In *Shari'ah*, the word *Zakah* refers to the determined share of wealth prescribed by God¹⁴¹ to be distributed among deserving categories. It is also used to mean the action of payment of this share."¹⁴² This means that the wealth out of which *Zakah* could be deducted and the amounts to be deducted are specified by Allah the Almighty and no one is allowed to take more or less than the amount specified. The deserving beneficiaries of *Zakah* are also specifically mentioned by Allah and anybody who collects from the *Zakah* while he/she is not among the deserving categories should repay it because the Prophet ﷺ said in a Hadith that was transmitted by Ubaydullah ibn Adiyy ibn al-Khiyar (رضي الله عنه) who said:

أَخْبَرَنِي رَجُلَانِ، أَتَاهُمَا النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فِي حَجَّةِ الْوَدَاعِ وَهُوَ يُقْسِمُ الصَّدَقَةَ فَمَسَّاهُ مِنْهَا فَرَفَعَ فِينَا الْبَصَرَ وَخَفَضَهُ فَرَأَانَا جُلْدَيْنِ فَقَالَ " إِنْ شِئْتُمَا أُعْطِيَتْكُمَا وَلَا حَظَّ فِيهَا لِعَنِي وَلَا لِقَوِي مُكْتَسِبٍ " ¹⁴³.

Two men informed me that they went to the Prophet ﷺ when he was at the Farewell Pilgrimage while he was distributing the *sadaqah* and asked him for some of it. He looked at us up and down, and seeing that we were robust, he said: If you wish, I shall give you something, but there is no share in it for a rich man or for one who is strong and able to earn a living.

The major objective and philosophy of *Zakah* in Islam has been explained in the Qur'an where Allah says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ.

Take *Sadaqah* (alms) from their wealth in order to purify and sanctify them with it, and invoke Allâh for them. Verily! Your invocations are a source of security for them, and Allâh is All-Hearer, All-Knower (Q. 2:103).

141 Use of the word God is compelled by circumstance because it does not represent the word Allah in any way. It is often used to mean Allah as an English translation, but it does not properly convey the actual meaning of Allah which is the proper name of the Supreme Being. The word Allah does not have gender, plural or singular, adjective or any other derivatives in any language. Details on this could be found in Ahmad Deedat, *What was His Name?*

142 Yusuf Al-Qardawi, *Fiqh al-Zakah*, vol. p. xxxix.

143 Abu Dawud, *Sunan Abi Dawud*, Kitab al-Zakah, Bab Man Yu'ta Min al-Sadaqah..., Hadith No. 1633.

The history of the economic development of Muslim nations bears witness to the economic impact of *Zakah* in stabilizing the economic life of the *ummah*. When *Zakah* is properly observed in accordance with the teachings of the *Shari'ah*, it minimizes the disparity that normally exists between the upper and the lower classes in the society. After mentioning a number of socio-economic and religious benefits of *Zakah*, Abd Al-Razaq concludes that “Thus, we find that *Zakah*, along with all Islamic rules and observances, aims at the good of mankind in this world and its due and recompense in the other.”¹⁴⁴

All the Islamic sources and teachings emphasize the importance of *Zakah* in the Islamic belief system and practices. It is the third pillar of Islam after *Tauhid* (belief in the unity of Allah) and *Salah* (five daily prayers). It receives great emphasis in Islam as it is mentioned in about 32 different places in the Glorious Qur'an. It is mostly mentioned alongside the *Salah* in many instances in the Qur'an. A great reward was promised by Allah for those who give out *Zakah* (Qur'an 73: 20) and a severe punishment for those who refuse to give out *Zakah*¹⁴⁵. *Zakah* was made a condition for true repentance of the non-Muslims and a condition for its acceptance by Allah and it also ensures safety to a community and/or individual from waging war against the Islamic state (Qur'an, *al-Tawbah*: 5 and 11)¹⁴⁶.

The words *Zakah* and *Sadaqah* are used interchangeably in the Qur'an to mean the same thing. A good example of this is Qur'an *Surah al-Baqarah* verse 43 and *Surah al-Tawbah* verse 103 where Allah mentioned *Zakah* and *sadaqah* respectively while referring to the same thing.

Zakah is broadly classified into two categories; *Zakah al-amwal* (dues on wealth) and *Zakah al-fitr* (is the dues given at the end of the month of Ramadan). *Zakah al-fitr* is the due that is given out at the end of the month of Ramadan, the ninth month of lunar calendar. It is given out from the recognized food of the people such as rice, millet, dates, wheat, maize and corn. One measure is given out per each person as an incumbent due upon every Muslim free or slave, male or female, young or adult. It can be given out two days before the end of the month of Ramadan or on *'id* day but before going to the *'id* Prayer. It has been reported on the authority of Abdullahi ibn Umar (رضي الله عنهما) that:

فَرَضَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ زَكَاةَ الْفِطْرِ صَاعًا مِنْ تَمْرٍ، أَوْ صَاعًا مِنْ شَعِيرٍ عَلَى الْعَبْدِ وَالْحُرِّ، وَالذَّكَرِ وَالْأُنْثَى، وَالصَّغِيرِ وَالْكَبِيرِ مِنَ الْمُسْلِمِينَ، وَأَمَرَ بِهَا أَنْ تُؤَدَّى قَبْلَ خُرُوجِ النَّاسِ إِلَى الصَّلَاةِ.¹⁴⁷

Allah's Messenger ﷺ enjoined the payment of one *Sa'* of dates or one *Sa'* of barley as *Zakah al-Fitr* on every Muslim slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer the *'Id* prayer.

144 Abd El-Razaq Nofal, *Al-Zakah; the Poor Due*, Translated by Tomader Tawfik, Cairo: The Supreme Council for Islamic Affairs, 1993, p. 31.

145 See Qur'an, *Al Imran*: 180; *al-Tawbah*: 34-35 and *al-Fusilat*: 6-7.

146 See Al-Qardawi, pp. 15-22 for detail on the importance of *Zakah* in Islam.

147 Al-Bukhari, *Sahih al-Bukhari*, Kitab al-Zakah, Bab *Zakah al-Fitr*, Hadith No. 1503.

The quantity given out as *Zakah al-fitr* per head is, therefore, one *sa`* from the major food items of the people of a particular locality. These include the items mentioned in the Hadith and any other item which serves as a food even though it is not mentioned by the Prophet in the Hadith. This is the opinion of majority of Muslim scholars contrary to the minority group who hold the view that it has to be restricted to the four items that were mentioned by the Prophet which are *Sha`ir* (barley), *tamr* (dates), *zabib* (raisin), *daqiq* (flour) or *aqid* (cottage cheese).¹⁴⁸ These items were all mentioned in a narration which was recorded by Al-Imam al-Nasa'i in his *Sunan*.¹⁴⁹ However, reliable narrations from the Companions of the Prophet indicate that ibn Umar and others used to give it out few days before the day of *`id* celebration in order to give the beneficiaries enough time to prepare for the day like others.

Zakah al-amwal on the other hand is the due that is imposed on a certain category of wealth of every Muslim that possesses the minimum amount (*nisab*) specified by the *Shari`ah* after reaching a specific time, mostly twelve lunar months. The commonest wealth in which *Zakah* is imposed are money represented in gold and silver; farm produce; livestock which are specifically the camels, cows, goats and sheep; mineral resources of its various kinds including *al-rikaz* (hidden treasures buried by the people of previous generation). The minimum amount for *Zakah* of wealth depends on the kind of wealth in which it is deducted, for gold and silver there has to be up to twenty *mithqal* which is equivalent to 85 grams of gold or two hundred dirhams which is equivalent to 591 grams of silver. This stands at about One Million Eight Hundred and Seventy-Seven Thousand Nine Hundred and Twenty (N1,877,920.00) Naira and Five Thousand and Fifty-Three Point Twenty-Five (USD 5053.25) US Dollar approximately as at 5th February, 2021. The proportion given out as *Zakah* of money is 2.5% of the total amount after reaching a complete year in the owner's possession. For the farm produce, the total harvest has to be up to five *wusq* (approximately 600 grams) and above. The proportion given out is 10% of the produce when the farm was watered from the natural source and 5% is given out as *Zakah* when the watering involved extra efforts by the farmer.

The proportion given out as *Zakah* of animals varies based on type and quantity of the animals. The minimum number of camels for *Zakah* to be compulsory is five and thirty heads of cows. As for sheep and goats there has to be up to forty before it becomes *Zakahtable*. However, in all the above, the following conditions have to be satisfied; it has to be up to the minimum number (*Nisab*); it should stay for a complete year in the owner's possession; its source of feeding must be from the natural source and it should not be meant for domestic service (working animals). The last conditions are the views of the majority of Jurists contrary to the view of *Malikiyyah* (Malik School of Law)¹⁵⁰.

148 This is the view of some scholars who stick to the literal meaning of the Hadith of the Prophet on that.

149 *Sunan al-Nasa'i, Kitab al-Zakah*.

150 Al-Qardawi, *Fiqh al-Zakah*, pp. 82-84.

The beneficiaries of *Zakah* of wealth are mentioned by Allah in the Qur'an as follows;

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ
حَكِيمٌ.

As-Sadaqat (here means *Zakah*) are only for the *Fuqara'* (the poor), and *Al-Masakin* (the needy) and *al-`Amilin `alayha* (those employed to work on it); and *al-Mu'allafah qulubuhum* (to attract the hearts of those who have been inclined towards Islam); and *al-riqab* (to free the captives); and *al-gharimin* (for those in debt); and *fi sabil Allah* (for Allah's Cause- that is for *Mujahidun* - those fighting in the cause of Allah), and *ibn al-sabil* (for the wayfarer-a traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise (Q. 9:60).

Practically, however, there is much to be done in modern times in order to make the *Zakah* institution more effective and achieve its overall objectives. There is a serious challenge in the management of *Zakah* wealth in the Muslim nations and communities today. Akram Khan gives highlights about some of these challenges when he says "Idle *Zakah* balances, leakage of funds, inadequate coverage of *Zakah* assessors and lack of proper accounting, monitoring and evaluation are some of the problems being faced by these institutions."¹⁵¹ Therefore, the future of *Zakah* largely depends on the keenness with which the Muslim states and communities establish and operate it.

Zakah as an economic institution receives significant attention and emphasis from Bello as can be seen in some of his writings. In *Al-Ghayth al-Wabl*, he states that it is the responsibility of the Muslim leader to coordinate and organize the best of *zakah* administration in the Muslim community. Over this, Bello declares that "It is incumbent upon the Imam to appoint `ummal (officials) to collect alms and distribute it to those entitled."¹⁵² It is incumbent on the leader, according to Bello, to know where to spend the money, which it is incumbent upon the leader to collect and distribute in accordance with the prescription of the *Shari`ah*. The recipients of *Zakah* are specific in the Qur'an and therefore need no modification. However, Bello, like Maliki other jurists, is of the view that *Zakah* should not be taken away from its place of collection to another locality except under two conditions. When there is no person eligible for *Zakah* in the locality or when there is a severe condition or emergency in a distant locality. In these two conditions, the *Zakah* can be taken to a distant locality in part or in full.

And it should be paid out completely in the place where it becomes due if there are those who are entitled to it there. Otherwise, it should be transferred to the nearest place where those entitled to it are to be found...And if there is one who is entitled to it in the place where it becomes due and in another place one who is more needy than him, some of it

151 Muhammad A Khan, *An introduction to Islamic Economics*, p. 97.

152 Muhammad Bello, *Al-Ghayth al-Wabl fi Siyarat al-Imam al-Adl*, p. 289.

can be divided out in the place where it became due and some of it can be transferred to the more needy person, according to the personal interpretation.¹⁵³

This implies that the leader can exercise his personal judgement in certain issues regarding the administration of Zakah for optimum benefit among his *ummah*.

The above categories of people are the ones that can legally benefit from *zakah* of wealth. Anybody who is not among the eight categories is not allowed to get a share from it. The primary objective of *Zakah* in Islam is to provide for the poor and needy and other destitute members of the community. Thus, the poor and needy as well as those who are indebted are assisted with *Zakah* in order to relieve them of economic bondage. However, some individuals are considered as recipients of *Zakah* because of their role in managing it directly or indirectly. Hence, those who have been employed to work as *su'at* (*Zakah* collectors and distributors) are also among the recipients.

Details of the conditions and attributes of those who are considered to be poor and needy as well as other groups of beneficiaries can be found in books of Islamic Jurisprudence as that is out of the scope of the present work. However, there are specific features which automatically disqualify some people from receiving *Zakah*. Al-Qardawi mentions that *Zakah* is not permissible to; wealthy Muslims, those who are capable of earning when there is employment opportunity available, descendants of the Prophet, disbelievers who fight against Islam, and children, parents and wives in relation to the *Zakah* of their parents, children and husbands' wealth.¹⁵⁴

As for *Zakah al-fitr*, the Prophet has identified the beneficiaries and the appropriate time to give out the *Zakah* in the following Hadith which was reported on the authority of Abdullahi ibn Abbas (رضي الله عنه) that:

فَرَضَ رَسُولُ اللَّهِ - صلى الله عليه وسلم زَكَاةَ الْفِطْرِ؛ طَهْرَةً لِلصَّائِمِ مِنَ اللَّغْوِ، وَالزَّمْثِ، وَطَعْمَةً لِلْمَسَاكِينِ، فَمَنْ أَدَاَهَا قَبْلَ الصَّلَاةِ فَهِيَ زَكَاةٌ مَقْبُولَةٌ، وَمَنْ أَدَاَهَا بَعْدَ الصَّلَاةِ فَهِيَ صَدَقَةٌ مِنَ الصَّدَقَاتِ.¹⁵⁵

The Messenger of Allah ﷺ enjoined *Zakah-ul-fitr* on the one who fasts (i.e. fasted during the month of Ramadan) to purify him from any indecent act or speech and for the purpose of providing food for the needy. It is accepted as *Zakah* for the person who pays it before the Eid prayer and it is Sadaqah (i.e. voluntary charity) for the person who pays it after the Eid prayer.

Thus, *Zakah al-fitr* is exclusively the right of the poor and needy in the society and it should be given to the people of the immediate community in which it is collected.

153 Muhammad Bello, *Al-Ghayth al-Wabl fi Siyarat al-Imam al-Adl*, pp. 289-290.

154 Al-Qardawi, *Fiqh al-Zakah*, vol. 2, p. 87.

155 Transmitted by al-Imam al-Hakim in *Al-Mustadrak Ala al-Sahihayni*, Kitab al-Zakah, Hadith No. 1488.

The last type in this category, i.e. Sources of revenue that have specific beneficiaries is *al-ghanimah* which is mainly for those who actively participated in the battle from which it was acquired and only 20% of it goes to the other category of revenue that is allotted for public interest while the remaining 80% is distributed among the soldiers. From the text of the Qur'an, there is no much information on the formula that is approved in the distribution of *ghanimah* among the combatants who took part in a battle. However, traditions of the Prophet show that he usually shared it equally among them without discrimination or segregation although there was a special consideration on those who used their horses in the battle field as they were considered for two extra shares to enable them take care of their animals. The basis for this provision in Islam is the Hadith of Abu Dawud on the authority of Ibn Umar as follows:

أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَشْهَمَ يَوْمَ خَيْبَرَ لِلْفَارِسِ ثَلَاثَةَ أَشْهُمٍ لِلْفَرَسِ سَهْمَانِ وَلِلرَّجُلِ سَهْمٌ.¹⁵⁶

The Prophet ﷺ distributed the war spoils on the Day of Khaibar, giving three shares to the horseman, two shares for the horse, and one share for the man.

In addition to this special provision, the war commander can also decide to make a declaration in order to boost the morale of his army. He can declare that anybody who acquires a property after killing a certain person, in a special circumstance, goes with the property as a personal price in appreciation of his gallant performance. This concept is known as *nafl* among Muslim jurists. Mufti Shafi'iy gives details of it in the following words; "Then, *nafl* and *anfal*, are also used to refer to the reward which the Supreme Commander of *Jihad* may bestow upon a particular *Mujahid* in return for his exemplary performance."¹⁵⁷

The second category of public fund is the one that has not been specifically allotted to a particular group of individuals or a specific category of expenditure like in the above cases. Here, the Imam is allowed to decide on the areas in which it shall be expended but strictly in line with the principles of *shura* (consultation) and prioritization of the general public interests. Members of the household of the Prophet ﷺ are normally provided for from this category as they were mentioned in several verses of the Qur'an: "What Allah gave as booty (*Fai'*) to His Messenger ﷺ from the people of the townships, - it is for Allah, His Messenger ﷺ, the kindred of the Messenger Muhammad ﷺ, the orphans, *Al-Masakin* (the poor), and the wayfarer, in order that it may not become a fortune used by the rich among you."¹⁵⁸

In line with the above Qur'anic quotations, Bello made explicit explanations on the appropriate areas of expending the taxes that were collected by the State. The first priority area as far as Bello was concerned is provision of security to the Muslim territory as he says in this regard:

156 Ibn Majah, *Sunan ibn Majah*, Kitab al-Jihad, Bab Qismah al-Ghana'im, Hadith No. 2854.

157 Mufti Muhammad Shafi', *Ma'ariful-Qur'an*, Karachi: Darul-Uloom, 1995, vol. 4, p. 148.

158 Qur'an, *al-Hashr*: 7. Also similar to this is Qur'an, 8: 1.

Know that the payment of armies is the most important *maslahah* (welfare) in which the monies of the Muslim treasury are expended, for the armies must have provision that will suffice them and payment that unites them for that for which they keep themselves ready by way of protecting Islam and defending its people. And the provision of armies is in two categories: wages and fiefs.¹⁵⁹

He further explains the crucial categories which constitute *Maslahah* (general welfare) of the people and should be funded from *bayt al-mal* (public treasury) thus:

Concerning *Masalih* (welfare); it consists of the provision of the soldiers of Islam and the establishing of the frontiers, the collecting of weapons and horses, the building of roads and bridges, the digging of canals, the wages of judges, governors, scholars, muftis, spies, envoys, Imams of prayers, preachers, *mu'adhdhins*, the burial of the dead, meeting the needs of the poor and so on.¹⁶⁰

Bello made this remark not only for the sake of academic exercise but with full determination to make it a workable agenda throughout the Sokoto Caliphate. Thus, he made this a priority of his government and gave executive orders to his governors for compliance. In his *Usul al-Siyasah* to Malam Umar Dallaje (d. 1835) of Katsina, Bello issued similar instructions as follows:

He should appoint the judiciary and educators who will instruct the people and see to their rights concerning the wealth of Allah. He should appoint teachers to instruct the children in the Qur'an. He should appoint *Imams* for the purpose of giving sermons in the mosques and inspectors (responsible for the markets and towns). He should appoint those responsible for collecting the *Zakah* and those responsible for searching into the affairs of those unjustly treated. He should also appoint trustees responsible for estates, endowments and bequest.¹⁶¹

In the case of revenue of the state being in surplus, there are two different opinions among jurists; some Jurists like al-Imam al-Shafi'iy suggest that it should be kept for eventualities while other scholars were of the understanding that it should be distributed to the citizens at the discretion of the Imam. However, Bello seems to prefer the first position that the surplus should be kept for future needs. "If the treasury has surplus after all its expenditures (have been met) then according to Abu Hanifah the surplus should be set aside against any unforeseen happenings that may occur."¹⁶² In any case, the Imam must always put the public interest first above any other consideration and do what he thinks is the best for the citizens. On this note, Bello reminds his appointees that whoever is in charge of the affairs of Muslims must guard the interest of the people as he would

159 Muhammad Bello, *Al-Ghayth al-Wabl* pp. 247-248.

160 Muhammad Bello, *Al-Ghayth al-Wabl* p. 255.

161 Muhammad Bello, *Usul al-Siyasah*, p. 31.

162 Muhammad Bello, *Al-Ghayth al-Wabl* p. 255.

protect the people of his household.¹⁶³ He, therefore, warned that:

it is not lawful to expend anything from *bayt al-mal* for the benefit of a particular person nor to his children because the yield from it is for the benefit of Muslims in general and it should not be set aside for one who is not useful to them in a general way.”¹⁶⁴

Another type of such sources of revenue that have no specific beneficiaries is *waqf*, otherwise called *hubus* (endowment), which is one of the important economic institutions. This is appropriation or tying up of a property for a pious purpose in perpetuity so that no proprietary rights can be exercised over the corpus but only over the usufruct. Muhammad Arif quotes Munzir Kahf who defines *waqf* to mean “holding an asset and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness or philanthropy.”¹⁶⁵ *Waqf* property cannot be sold, inherited or donated to anyone. It is set up for the benefit of the poor or some other pious socio-economic, religious or educational purposes.

There are a number of Qur’anic texts and Prophetic traditions that encourage Muslims to invest part of their wealth, in form of *waqf*, to promote a good cause in the society. This good cause may be in the promotion of pure religious activities such as the construction of a Mosque or sponsoring people in *Jihad* for the cause of Allah. It can also be in the promotion of socio-economic activities by spending through individuals and the society directly or indirectly. According to Al-Muhammadiyah, Muslim jurists believe that emphasis on *waqf* in Islam can be deduced from the general instructions of the Qur’an and the Sunnah on expending one’s wealth for the sake of Allah.¹⁶⁶ Verses such as 92nd verse of Surah *Al Imran* and 77th of Surah *Al-Hajj* were understood by the early Muslims to be talking on all kinds of spending for the sake of Allah including *al-Waqf*. Al-Imam al-Bukhari and other compilers of Hadith narrated with authentic chains that when the 92nd verse of Surah *al-Baqarah* was revealed, Abu Talhah (رضي الله عنه) came to the Prophet ﷺ and offered his farmland (*bayruha*’), which was the most precious property he owned, as *Sadaqah* (*waqf*) for the sake of Allah.¹⁶⁷ One of the traditions of the Prophet ﷺ that is more explicit on *waqf* is the hadith reported on the authority of Abu Hurayrah (رضي الله عنه) who said that the Prophet ﷺ said; “When the son of Adam dies, all his deeds will be cut off except from three sources; a continued charity (*sadaqah jariyah*), a beneficial knowledge or a an offspring that prays for him.”¹⁶⁸ Many of the Companions

163 Muhammad Bello, *Usul al-Siyasah*, p. 27.

164 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 250

165 Muhammad Arif Budiman, “The Significance of *Waqf* for Economic Development,” a Research Paper available on <https://mpira.ub.uni-muechen.de/81144> accessed on 27th December, 2018.

166 Aliyu Muhammad Yusuf Al-Muhammady, “Al-Waqf: Fiqhuhu wa Anwa’uh,” a Seminar Paper presented at the first Conference on *Waqf* organized by Umm al-Qura University, Makkah, Saudi Arabia, 1422 AH, p. 150.

167 Al-Bukhari, *Sahih al-Bukhari, Kitab al-Tafsir, Bab Lan Tanal al-Birr*, Hadith No. 4554.

168 Muslim, *Al-Jami` al-Sahih, Kitab al-Wasiyya, Bab ma Yalhaq al-Insan Ba`da Mautihi min al-Thawab*, Hadith No. 4310.

of the Prophet, in response to this religious call had made different kinds of *waqf* as a means of seeking for Allah's rewards through *sadaqah*.

There are a number of examples of *waqf* during the life time of the Prophet ﷺ by the Companions of the Prophet ﷺ. Uthman ibn Affan (رضي الله عنه) purchased a popular well in Madinah called *Bi'r Rumah* and dedicated its water for the general public. Sa'ad ibn Ubbadah (رضي الله عنه) dedicated one of his farms in Madinah as an endowment for his deceased mother who died while he was away. Abu Talhah (رضي الله عنه) committed his farm land near the Prophet's Mosque in Madinah to *Waqf* property when Allah revealed verse ninety-two of chapter three of the Glorious Qur'an. Umar ibn al-Khattab (رضي الله عنه) also offered farm land as *waqf* for the welfare of the general public and the less privileged. In fact, *waqf* was a common practice among the Companions of the Prophet so much that Jabir (رضي الله عنه) was reported to have said that none were the able members of the Companions of the Prophet except that he left behind him *sadaqah* in the form of *waqf*.¹⁶⁹ Al-Imam al-Qurtuby reports that *waqf* was a consensus practice among the Companions of the Prophet. Thus, Abubakar, Umar, Uthman, Ali, A'ishah, Fatimah, Amru ibn al-As, al-Zubayr and Jabir (رضي الله عنهم) among other Companions had all left behind various properties as *waqf*.¹⁷⁰

Waqf was one of the competitive areas of spending for the sake of Allah among the Companions as a means of earning a continuous reward even after death, as it helped significantly in the provision of basic needs for the members of the community. Developing on this tradition, Muslim societies have upheld *waqf* as a means of providing and taking care of places of worship, provision and maintenance of basic infrastructures such as roads, bridges, schools, hospitals, hostels and accommodation for students and travellers, sponsoring the security personnel and their activities.¹⁷¹ *Waqf* also played a significant economic role in the history of Islamic societies as it has been one of the major sources for taking care of the poor, the needy, the orphans, and other destitute members of societies¹⁷².

Throughout the Muslim history, there are a number of crucial services rendered to humanity through *waqf* funds. At different times, Muslim communities and governments relied on *waqf* funds in providing and/or promoting certain socio-economic and religious services for the benefit of all. In the education sector, for instance, Abdulhamid Al al-

169 Ibrahim Abdulaziz Abdullahi Al-Ghusn, "Al-Waqf: Ma'fhumuhu wa Fadluhu wa Anwa'uhu," a Seminar Paper presented at the first Conference on *Waqf* organized by Umm al-Qura University, Makkah, Saudi Arabia, 1422 AH p. 17.

170 Ibrahim Abdulaziz Abdullahi Al-Ghusn, "Al-Waqf: Ma'fhumuhu wa Fadluhu wa Anwa'uhu," p. 9.

171 Ibrahim Abdulaziz Abdullahi Al-Ghusn, "Al-Waqf: Ma'fhumuhu wa Fadluhu wa Anwa'uhu," pp. 22-24.

172 For details on the economic and educational impact of *Waqf* see Abdulhamid Mubarak Al Mubarak, "Al-Waqf wa Atharahu fi Nashr al-Ilm fi al-Ahas'l," a Seminar Paper presented at the first Conference on *Waqf* organized by Umm al-Qura University, Makkah, Saudi Arabia, 1422 AH.

Sheikh Mubarak mentions hundreds of school projects that were financed through *waqf* donations in a particular province in present day Saudi Arabia. This was in addition to scholarships that were offered to students and scholars in different forms at different times, sometimes based on the area of study, others based it on the level of the student or the scholar or based on the geographical area from which one comes¹⁷³.

Because of its religious and socio-economic significance, Bello listed it among the seven responsibilities of a judge, taking care of the endowment properties (*waqf*) by assigning a trusted person to administer or keep it under his supervision. Part of its administration was to protect it from abuse and share its proceeds among its beneficiaries if it was a private endowment or utilize it for the common public interest if it is a general or public endowment. He states in one of his writings that:

The fourth (responsibilities of the *Qadi*): Supervision of the *waqf* (public endowments) by preserving their sources and spending their yields for their proper purposes. And if there is a supervisor over the *waqfs* he should oversee him, otherwise he should take over the *waqf* himself.¹⁷⁴

Role of the State in Regulating the Economy

Bello, like al-Imam al-Ghazali, considers the state as a necessary institution, not only for the proper guidance and functioning of society but for the fulfilment of *Shari'ah*-mandated social obligations (*al-furud al-kifayah*). According to al-Ghazali,

(The) state and religion are the inseparable pillars of an orderly society. The religion is the foundation and the sultan (state/authority) is its promulgator and protector. Any pillar without a foundation will be weak, and if not protected, it may crumble.¹⁷⁵

It was on this basis and firm belief in this principle that Bello developed his ideas on the economic responsibility of a state. Thus, Bello emphasizes the use of the state machineries in developing this important aspect of human life which is inseparable from religious obligation in Islam. As far as Bello was concerned, fulfilment of socio-economic obligations by the state to its citizens was equally a religious obligation that every leader has to account for in the day of judgement before Allah.¹⁷⁶

In line with the above conviction, Bello summarizes the basic functions of a leader to his domain in *al-Ghayth al-Shu'bub* which he sent to the first Amir of Bauchi Ya'qub in the form of what can better be described today as an 'executive order.' The order covers the basic religious and socio-economic responsibilities of a state which was described in an

173 See Al Mubarak, "*Al-Waqf wa Atharahu fi Nashr al-Ilm fi al-Ahas'I*," p.

174 Muhammad Bello, *Al-Ghayth al-Wabl fi Siyarat al-Imam al-Adl*, p. 280.

175 S. Muhammad Ghazamfar and Abdul Azim Islahi, *Economic Thought of al-Ghazali*, p. 35.

176 Muhammad Bello, *Usul al-Siyasah*.

eight points mandate. He declares that, “It should be known to you that it is incumbent on the governor of each territory or land to observe eight things as al-Mawardi said.¹⁷⁷” Bello went ahead to mention them in the following order:

First: To administer the army, deploy troops in the land and provide their logistics. If the *Khalifah* has made an allocation for them, he must make sure it gets to them on time.

Second: To observe the principles and traditions of the judges and lawyers.

Third: Collect taxes as well as *Sadaqah* through the officials employed for that purpose and distribute the revenue to respective recipients.

Fourth: Protect the dignity and sanctity of the country as well as its borders and protect the religion from being changed or falsified.

Fifth: Enforce the laws of Allah; His rights and the right of mankind and other creatures.

Sixth: Lead people in prayers on Fridays and congregational prayers or delegate someone.

Seventh: Make Hajj easily possible for the Hajj officers as well as for the pilgrims, especially for those who go without their families. This will allow them to focus on it (*Hajj*) and if the area is vulnerable to enemy attack, protect them.

Eighth: Fight the enemy and distribute the spoils among the soldiers after deducting *Khumus* for its people.¹⁷⁸

Bello was categorically clear in his directives and the points he mentioned were put in order of priority. State security was the topmost priority because it is indispensable in the state’s development.¹⁷⁹ Therefore, the first responsibility is to ensure adequate security measures and provision throughout the state by deploying troops and providing them with the necessary logistics for smooth operations. The leader must also ensure that the allocation gets to them. This is in order to avoid a situation whereby the authority and/or bad government officials divert the allocation to something else or their personal benefits. Failure to uphold the above measures seems to be a major obstacle against the current war against insurgency and other crimes in Nigeria today. It is common in Nigeria today that the younger military officers voice out their complaints of unfair treatment by their superior officers in the field. As part of security measures, the leader should also fight against the enemies to save the state from external security threat in accordance with the *Shari`ah* guidelines. He should deploy measures to ensure border security and safeguard the religion against any change or falsification.

In order to achieve the overall internal economic stability and smooth transaction with minimal irregularities, Bello recommended the establishment of three agencies whose major responsibilities were, among other things, to regulate the economic activities and ensure compliance with the teachings of the *Shari`ah*. The essence was to protect the weak members of the society against the exploitation of the strong. These agencies are; *al-Qada’* (judiciary); *Raddal-Mazalim* (agency for the restitution of injustice) and

177 Muhammad Bello, *Al-Ghayth al-Shu'bub fi Tausiyati Amir Bauchi Ya'qub*, p. 273.

178 Muhammad Bello, *Al-Ghayth al-Shu'bub fi Tausiyati Amir Bauchi Ya'qub*, pp. 273-274.

179 Muhammad Bello, *Al-Ghayth al-Shu'bub fi Tausiyati Amir Bauchi Ya'qub*, p. 273.

the *Hisbah* (censor agency). Each of these agencies was assigned a definite function as explained by Bello in his *al-Ghayth al-Wabl*.¹⁸⁰

The first and most delicate of the three appointments is the office of the *Qadi* (judge) and such appointment is a must. Based on Bello's declaration, "The Imam must appoint a judge who meets all the conditions of the office."¹⁸¹ The person to be appointed to such sensitive office must be competently qualified and fulfil certain conditions. He must be a Muslim, intelligent, male, of free status from slavery, adult, just, knowledgeable, being one of sound memory, sane free from blindness and deafness and dumbness.¹⁸² The major responsibilities of the office of the *Qadi* include¹⁸³; Settling of disputes either by mutual agreement or by compulsion on accepting a mandatory judgement where a case is established against one of the litigants by confession or through witnesses, receiving of dues from one who is recalcitrant and restoring them to the one to whom they belong, supervision of the property of orphans and the insane and those of unsound mind and appointing guardians over them, supervision of the *waqf* (public endowments) by preserving their sources and spending their yields for their proper purposes, executing *wasiyyah* (wills) in accordance with the conditions of the *wasiy* (testator) in that which is allowed by the *Shari`ah*, giving widows in marriage to their *akiffa`* (social equals) if they lack guardians and they are sought in marriage, enforcement of the *hudud* (*Sharia`ah* prescribed punishments) and stopping assaults on the roads and courtyards and to remove what is not right regarding the extension of buildings and structures and practicing impartiality between the weak and the strong in judgement and justice between the rulers and the ruled.

For the sensitivity of the office of *radd al-mazalim*, Bello recommends a high calibre of persons to occupy the office as he suggested that:

...as for the *wali al-mazalim*, he must be more powerful than the *qadi*. Whether he, the official who looks into miscarriages of justice (*radd al-mazalim*), be the Imam himself or one who holds a similar position, his office serves as a restraint upon the oppressors of the subjects and upon dragging them down by fear.¹⁸⁴

In addition to the above, Bello emphasizes that it is essential that he who occupies the office of *radd al-mazalim* must have the knowledge of the *Shari`ah* (the Islamic law) and be pious. And he should have assistance such as *humat* (protectors or police), *qudat* (higher judges), jurists, clerks and witnesses.

The major responsibilities of the office of the *radd al-mazalim* agency are summarized thus:

180 Muhammad Bello, *Al-Ghayth al-Wabl*, pp. 278-284.

181 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 279.

182 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 279.

183 Refer to Muhammad Bello, *Al-Ghayth al-Wabl*, pp. 279-281 for details on the functions of the judiciary.

184 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 284.

الأصل في اختصاص المظالم المحافظة على الحقوق، ومنع الظلامات، ومحاسبة الولاة والجباة ومراقبة موظفي الدولة إذا تجاوزوا حدود سلطتهم وصلاحياتهم أو ظلموا الناس في أعمالهم¹⁸⁵

The primary responsibility of *radd al-mazalim* agency is to safeguard the rights of individuals and prevent injustice, to censor government officials and tax agents and look into the activities of government employees when they act beyond their limit. It is also to look after their welfare and ensure that they did not maltreat people in the cause of their duty.

These responsibilities include looking into cases of; Infringement of the law by the officials against the subjects; he should check them if they burden the subjects excessively and he should seek to have them changed if they do not act impartially, tyranny of state officials who collect the revenues, the affairs of the clerks of the *Diwan* (account books), trustees of the Muslim treasury, the oppression of the salaried soldiers by reducing their salary or delaying payment of it to them. He should look into the matter and those who are responsible for the soldiers' affairs and should bring them back to justice concerning that which they have reduced or withheld; taking care of the outward forms of worship, such as congregational prayers and the festivals and the pilgrimage and *Jihad* and to seek the fulfilment of their conditions and rights which have been violated. He should also return all that which has been seized illegally by the authority, and by others and the implementation of all that which the judges and inspectors of public morality have been too weak to implement by way of the general well-being, scrutinizing injustices in the endowments and he should start with public endowments and if there is no wrongdoer, he should approve them according to the conditions laid down by the donor, if he knows it. And as for the private endowments, his supervision of them should only occur if those concerned with them commit wrong. It appears that we do not have any agency that is empowered to carry out such task in our modern judicial system in Nigeria or elsewhere in the world. The modern man is in dire need of such agency more than it was needed in the past because of the bad tendencies of modern man and the wide spread corruption that has taken over public ethics and the system of justice.¹⁸⁶

The *hisbah* is the third agency of the state that was recommended by Bello for equity and justice to prevail in the society. The main duties of this institution consist of commanding the right if it is apparent that it has been abandoned and forbidding the wrong if it is apparent that it is being practiced. And it takes charge of the market, as there is much to do in it. And among the conditions for the person to be appointed as *muhtasib* are that he should be free-born, just, of sound judgement and well-informed concerning that which is manifestly disapproved. And his position is something between that of the judge and the *wali al-mazalim*. His office is particularly concerned with three kinds of cases: the first is those connected with reductions and deficiencies in weights and measures; the

185 *Al-Mausu'ah al-Fiqhiyyah al-Kuweitiyyah*, vol. 40, p. 135.

186 For further details on the function of this office, refer to Muhammad Bello, *al-Ghayth al-Wabl*, pp. 284-286 and *Al-Mausu'ah al-Fiqhiyyah al-Kuweitiyyah*, pp. 129-143.

second is those concerned with delay in settling debt, despite the fact that the debtor is able to settle it; and the third is the prevention of women from mixing with men and the prevention of men from talking with women on the street. Bello rounds up his discussion on the functions and responsibilities of *hisbah* in his following words:

But he should break up bread that is below the proper weight, or under-cooked and pour away anything adulterated, making himself responsible for this and not delegating it to his helpers. And he should order the baker and his like that every one of them should make a stamp with his name engraved upon it and imprint it on his bread so that the bread of everyone can be recognized by its sign, so that evidence can be established against him.¹⁸⁷

It is not out of place to emphasize here that the major responsibilities of the three agencies above were connected with the economic system and policy. Out of the mandate of the judiciary mentioned by Bello, three points were meant to guide the economic transactions of citizens. In observing the principles and traditions of justice, it is incumbent on every Amir to exert his best to select righteous workers among the *Ummah* because he will need their advice and consultations.¹⁸⁸

State security was given high premium in the Sokoto Caliphate under Bello. In his economic policy, the issue of state security comes first before any other thing. This was in testimony of the *Jihad* leaders' conviction that without a secured environment there would be no meaningful development in any aspect of human life. State revenue must therefore be used to ensure the security of the territory by providing for all the needed expenses from the public treasury and from any other alternative source when the treasury cannot bear the cost. This is one of the emergencies that warrant the leadership to impose extra taxes on the citizen in order to provide for the deficit. Over this Bello writes in *Al-Ghayth al-Wabl*:

Know that the payment of armies is the most important *masalih* (welfare) in which the monies of the Muslim treasury are expended, for the armies must have provision that will suffice them and payment that unites them for that for which they keep themselves ready by way of protecting Islam and defending its people.¹⁸⁹

But the purpose of treating them equally was not with regards to the amount of the salary but rather that every person should be given according to his need and the need of his family and what suffices them in all fairness as will be explained later in detail, if God Most High wills¹⁹⁰.

187 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 287.

188 Muhammad Bello, *Al-Ghayth al-Shu'bub fi Tausiyati Amir Bauchi Ya'qub*, p. 275.

189 Muhammad Bello, *Al-Ghayth al-Wabl*, pp. 247-248.

190 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 267. Bello also discussed this point in "*Jawab Shafin wa Khitab minna Kaffin*" where he mentions five conditions that must be ensured in imposing such extra taxes.

Bello's thought was in line with the Qur'anic concept of human development and natural human order, because security of life is the most essential requirement for any meaningful development in human society. It is the security that gives everybody the chance and guarantee of participation in social interactions, political participation and economic pursuits in any society. When human life is exposed to danger due to insecurity of any type, there is no sensible person who can afford to endanger his life for economic or any political reason. Human efforts and production that take long time to emerge could be destroyed within a few minutes when the land is not secured. Recent experiences from the insurgency, particularly in the North-Eastern and North-Western region of Nigeria, are a true testimony to this assertion. That was the situation in Hausaland prior to the advent of the *Jihad* movement. Security challenges were significant factors determining the formation and shift of commercial centres in the region prior to this moment. Commercial activities and agricultural production were adversely affected by the security challenges leading to economic stagnation and wide spread poverty.

On this note, one may argue that it is the insecurity consequences that led to poverty and not vice-versa. The current situation in Nigeria and many other developing nations is the outcome of injustice, corruption and bad governance that led to rampant security challenges hence bringing about unemployment, poverty and hunger in the land. If there was peace, security and justice in the land, there would not have been unemployment and hunger. This is because the resources that were created by Allah for human survival on this earth are in reality not scarce as far as human consumption is concerned. The resources could only be scarce due to human mismanagement, monopoly and other forms of injustices. Allah tells us in the Qur'an that the spread of *al-Fasad* on the earth was nothing but the outcome of the handiwork of people so that they would taste the consequences of their deeds.

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ.

Evil has appeared on land and sea because of what the hands of men have earned (by oppression and evil deeds, etc.), that Allâh may make them taste a part of that which they have done, in order that they may return (by repenting to Allâh, and begging His Pardon) (Q. 30:41).

Muslim scholars of Tafsir such as Qatadah, al-Suddy, Ikrimah and Mujahid have divergent views on the actual meaning of the word *fasad* in the above verse.¹⁹¹ However, the most popular and accurate interpretation of the meaning refers to different forms of economic hardship such as drought, famine, shortage of crops and fruits, skyrocketing of prices, lack of *barakah* (Spiritual blessing) in earnings, reduction/absence of profit in business, rampant death of human beings and animals, fire disaster, little benefit and too

191 Ibn Kathir's *Tafsir al-Qur'an al-Azim*, vol. 6, pp. 320-321.

much harm in everything.¹⁹² All these were a result of disobedience to the laws of Allah which becomes common in human life, and as such Allah subjects them to these various economic hardships so that they may reason and repent to Him.

Other Qur'anic verses support this argument as they reveal the conditions of some communities in the previous generations and the way they were dealt with when they disobeyed Allah's commands. It is the Sunnah of Allah that when a people become so extreme in disobedience to Him, He may turn their situation from good to bad. This may however, come after a grace of wealth and time are granted to the people even though they rejected the commands of Allah. Allah gives us examples of certain cities in the Qur'an that fall within the scope of the two realities.

وَضَرَبَ اللَّهُ مَثَلًا قَرْيَةً كَانَتْ أَمْنَةً مَطْمَئِنَّةً يَأْتِيهَا رِزْقُهَا رَغَدًا مِنْ كُلِّ مَكَانٍ فَكَفَرَتْ بِأَنْعَمِ اللَّهِ فَأَذَاقَهَا اللَّهُ لِبَاسَ الْجُوعِ وَالْخَوْفِ بِمَا كَانُوا يَصْنَعُونَ.

And Allâh puts forward the example of a township (Makkah), that dwelt secure and well content; its provision coming to it in abundance from every place, but it (its people) denied the Favours of Allâh (with ungratefulness). So Allâh made it taste the extreme of hunger (famine) and fear, because of that (evil, i.e. denying Prophet Muhammad SAW) which they (its people) used to do(Q. 16:112).

فَلَمَّا نَسُوا مَا ذُكِّرُوا بِهِ فَتَحْنَا عَلَيْهِمُ أَبْوَابَ كُلِّ شَيْءٍ حَتَّى إِذَا فَرِحُوا بِمَا أُوتُوا أَخَذْنَاهُمْ بَغْتَةً فَإِذَا هُمْ مُبْلِسُونَ.¹⁹³

So, when they forgot (the warning) with which they had been reminded, We opened to them the gates of every (pleasant) thing, until in the midst of their enjoyment in that which they were given, all of a sudden, We took them to punishment, and lo! They were plunged into destruction with deep regrets and sorrows (Q. 6:44).

Bello's Views on Corruption in Public Affairs

One of the serious challenges that confronted the new Caliphate was how to address the problem of endemic corruption that was prevalent in Hausaland before the *Jihad*. The culture of transparency and accountability was almost non-existent among pre-*Jihad* Hausa society. Habe rulers enjoyed absolute power and control within their domains and the system of governance they operated did not give significant room for checks and balances in governance. The political leaders enjoyed this absolute power to dictate what they wanted to their followers according to their level of power and control. By extension, this attitude became one of the common characteristics of pre-*Jihad* Hausa society.

As soon as the *Jama`ah* was established, the *Jihad* leaders had to contend with the challenge of ensuring prudent management of state resources and instil the culture of

¹⁹² Some of these interpretations were reported from ibn Abbas and other early Muslim scholars of Tafsir. Refer to Al-Zamakhshari's *Al-Kashshaf*, vol. 3, p. 382; Ibn Atiyyah's *Al-Muharrar al-Wajiz*, vol. 4, p. 340 and Ibn Kathir's *Tafsir al-Qur'an al-Azim*, vol. 6, p. 320.

¹⁹³ Qur'an, al-An'am: 44.

transparency in public life. Corruption in whatever form had to be fought at all cost. Perhaps due to the ascetic orientation of most of those that were entrusted with public responsibilities in the early days of the *Jihad*, the problem of mismanagement of public funds was not reported in the early days of the *Jihad* except in a few cases that had to do with proper distribution of the war booty (*ghanimah*).

As such, the problem that manifested was in the manner in which some Muslim soldiers handled the booty of war not in accordance with the teachings of *Shari'ah*. Although, Bello mentions poor military organization among the Muslim army in the early days of the movement as one of the factors responsible for the poor management of *ghanimah*, the problem seems to have persisted beyond expectation.¹⁹⁴ Thus, such problems of improper handling of *ghanimah* was as a result of too much inclination to worldly materials and that was what led Sheikh Abdullahi to abandon the *Jama'ah* at a point in time.¹⁹⁵ Bello gave us a picture of what went on in the early days of the movement as follows:

It happened that when the troops of Matankari returned and we gathered the one fifth (*Khumus*), dividing the four-fifths between the owners of the booty, it was difficult for us and impossible because issues were neither organized nor coordinated and also there were a large number of people. It was not possible to write them in the register, scattered as they were. When they returned each one of them took to his own direction. We gathered what we were able to gather and kept it with the store-keeper, Umar Al-Kamu. We thought of sharing it but we never did. Instead, we removed the *Khumus* and returned the rest to others (the owners of the booty) those we could find. As for what remained they settled among themselves.¹⁹⁶

If this problem was not addressed, it was capable of rendering the primary objective of the *Jihad* unachievable and may have subsequently caused the downfall of the new state. Bello, therefore, was determined to address this problem for the survival of the state and maintenance of the original intent of the *Jihad*. The question of *al-ghulul* therefore formed part of the major themes of Bello's writings throughout his days in office. The concept of *al-ghulul* is originally used to refer to illegal personalization or taking away of something from the booty of war before it is distributed among the members of the *Jihad* forces. In efforts to rid the society of corrupt tendencies, Bello dealt with the concept of *ghulul* in its widest sense to include all forms of misappropriation of public funds for personal gains.¹⁹⁷ In *Tauqif al-Jahul 'ala Anwa' Mafasid al-Ghulul*, Bello mentions five different types of *al-ghulul* as follows:

194 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, p. 243.

195 Abdullahi Fodiyo, *Tazyin al-Waraqat bi Jam'li min al-Abyat*. P. 36.

196 Muhammad Bello, *Infraq al-Maysur*, in *Selected Writings of Sultan Muhammad Bello*, pp. 243-245.

197 Muhammad Bello, "*Tauqif al-Jahul 'ala Anwa' Mafasid al-Ghulul*." Manuscript in my possession.

1. *Al-Jauru fi al-Qismah*: Injustice in the distribution of public funds and refusal to work in accordance with the teachings of the Qur'an and Sunnah. Mu'adh ibn Jabal (رضي الله عنه) reports that:

بعثني رسول الله صلى الله عليه وسلم إلى اليمن فلما سرت أرسل في أترى فرددت فقال أتدري لم بعثت إليك لا تصين شيئا بغير إذني فإنه غلول {ومن يغلل يأت بما غل يوم القيامة} لهذا دعوتك فامض لعملك.¹⁹⁸

The Messenger of Allah ﷺ dispatched me to Yemen. When I had left, he sent a message after me, so I returned and he said: 'Do you know why I sent a message to you? Do not take anything without my permission, for that will be *Ghulul* (misappropriation of public funds), and whoever commits *Ghulul*, he comes with what he took on the Day of Judgement. This is why I called you, so now go and do your job'.

2. *Ghulul al-'Ummal*: corruption by public officers who take from the public funds without due permission; this has the support of the Hadith of Addiy ibn Umayr al-Kindiy (ن ع ل ل ا ي ض ر) which was transmitted by Muslim and Abu Dawud that he heard the Messenger of Allah ﷺ saying:

من استعملناه منكم على عمل فكنمنا مخبطاً فما فوقه كان غلولاً يأتي به يوم القيامة فقام إليه رجل أسود من الأنصار كأي أنظر إليه فقال يا رسول الله أقبل عني عملك قال وما لك قال سمعتك تقول كذا وكذا قال وأنا أقول الآن من استعملناه منكم على عمل فليجيء بقليله وكثيره فما أوتي منه أخذ وما نهي عنه انتهى.¹⁹⁹

Whosoever from you is appointed by us to a position of authority and he conceals from us a needle or something smaller than that, it would be *Ghulul* (misappropriation of public funds) and will (have to) produce it on the Day of Judgment. The narrator says: A dark-complexioned man from the Ansar stood up - I can visualise him still - and said: Messenger of Allah, take back from me your assignment. He said: What has happened to you? The man said: I have heard you say so and so. He said: I say that (even) now: Whosoever from you is appointed by us to a position of authority, he should bring everything, big or small, and whatever he is given therefrom he should take, and he should restrain himself from taking that which is forbidden.

3. *Al-Takhawwud fi mal Allah*: meddling into or taking from Allah's wealth without due cause. Abu Hurayrah (ن ع ل ل ا ي ض ر) said:

قام فينا رسول الله - صلى الله عليه وسلم - ذات يوم فذكر الغلول فعظمه وعظم أمره ثم قال « لا ألفين أحدكم يجيء يوم القيامة على رقبته بعير له رغاء يقول يا رسول الله أغثنى. فأقول لا أملك لك شيئاً قد أبلغتك. لا ألفين أحدكم يجيء يوم القيامة على رقبته فرس له حمحة فيقول يا رسول الله أغثنى. فأقول لا أملك لك شيئاً قد أبلغتك. لا ألفين أحدكم يجيء يوم القيامة على رقبته شاة لها نغاء يقول يا رسول الله أغثنى. فأقول لا أملك لك شيئاً قد أبلغتك. لا ألفين أحدكم يجيء يوم القيامة على رقبته نفس لها صياح فيقول يا رسول الله أغثنى. فأقول لا أملك لك شيئاً قد أبلغتك. لا ألفين أحدكم يجيء يوم القيامة على رقبته رقاع تحفق فيقول يا رسول الله أغثنى. فأقول لا أملك لك شيئاً قد أبلغتك. لا ألفين أحدكم يجيء يوم القيامة على رقبته صامت فيقول يا رسول الله أغثنى فأقول لا أملك لك شيئاً قد أبلغتك.²⁰⁰

198 Al-Tirmidhi, *Al-Jami' al-Sahih, Kitab al-Ahkam, Bab ma Ja'a fi Hadaya al-Umara'*, Hadith No. 1335.

199 Muslim, *Al-Jami' al-Sahih. Kitab al-Imarah, Bab Tahrir Hadaya al-Ummal*, Hadith No. 4848.

200 Muslim, *Al-Jami' al-Sahih. Kitab al-Imarah, Bab Ghilaz Tahrir al-Ghulul*, Hadith No. 4839.

One day the Messenger of Allah ﷺ stood among us (to deliver a sermon). He talked about the misappropriation of booty, and declared it to be a serious matter and a grave sin. Then he said: I shouldn't find that any of you should come on the Day of Judgment with a growling camel mounted on his neck, and should appeal to me for help saying: "Messenger of Allah, help me." and I should say: I have no authority to help you; I already communicated to you. I shouldn't find that any of you should come on the Day of Judgment with a bleating ewe mounted on his neck, and he should say to me: "Messenger of Allah, help me," and I should say: I have no authority to help you; I conveyed to you. I shouldn't find that one of you should come on the Day of Judgment with a Person crying loudly mounted on his neck, and he should say to me: "Messenger of Allah, help me," and I should say: I have no authority to help you; I conveyed to you. I shouldn't find that any one of you should come on the Day of Judgment with fluttering clothes wrapped round his neck and he should say to me: "Messenger of Allah, help me," and I should say: I have no authority to help you; I conveyed to you. I shouldn't find that any of you should come on the Day of Judgment with a heap of gold and silver placed on his neck and he should say to me: "Messenger of Allah, help me." and I should say: I have no authority to help you; I already conveyed to you (the warning from the Almighty).

4. *Ghulul al-Ghuzat*: corruption from the military officers by taking anything from the booty before its distribution. Abdullahi ibn Amru (ن ع ل ل ا ي ضر) said:

كان على ثقل النبي صلى الله عليه وسلم رجل يقال له كركرة فمات فقال رسول الله صلى الله عليه وسلم (هو في النار) . فذهبوا ينظرون إليه فوجدوا عباءة قد غلبها.²⁰¹

There was a man who looked after the family and the belongings of the Prophet ﷺ and he was called Karkara. The man died and Allah's Messenger ﷺ said, "He is in the (Hell) Fire." The people then went to look at him and found in his place, a cloak he had stolen from the war booty.

5. Using the booty for personal gain before its distribution without due permission. Abdullahi ibn Amru (ن ع ل ل ا ي ضر) said:

كان رسول الله صلى الله عليه وسلم إذا أصاب غنيمة أمر بلالا فنادى في الناس فيجيئون بغنائمهم فيخمسه ويقسمه فجاء رجل بعد ذلك بزمام من شعر فقال يا رسول الله هذا فيما كنا أصبناه من الغنيمة فقال « أسمع بلالا ينادي ؟ » ثلاثا قال نعم قال « فما منعك أن تجيء به ؟ » فاعتذر [إليه] فقال « كن أنت تجيء به يوم القيامة فلن أقبله عنك. »²⁰²

When the Messenger of Allah ﷺ gained booty, he ordered Bilal to make a public announcement. He made a public announcement, and when the people brought their booty, he would take a fifth and divide it. Thereafter a man brought a halter of hair and said: Messenger of Allah, this is a part of the booty we got. He asked: Have you heard Bilal making announcement three times? He replied: Yes. He asked: What prevented you from bringing it? He made some excuse, to which he said: Be (as you are), you may bring it on the Day of Judgment, for I shall not accept it from you.

201 Al-Bukhari, *Sahih al-Bukhari, Kitab al-Jihad wa al-Saraya, Bab al-Qalil min al-Ghulul*, Hadth No. 2909.

202 Abu Dawud, *Sunan, Kitab al-Jihad, Bab fi al-Ghulul idha kana Yasiran*, Hadith No. 2712.

In all the types of *ghulul* mentioned above, Bello cautioned Muslims of the negative consequences on the life of a believer who involves himself in any type of *ghulul*. There is no doubt that it is *haram* and one of the capital sins in Islam. Omar Bello observes that, “Bello paid more attention than had the Shaykh and Abd Allah to the problem of *ghulul* for the obvious reason that he had been left alone to deal with the corruption after the death of his father and the inactivity of ‘Abd Allah regarding the unbecoming behaviour of some warriors.”²⁰³ Therefore, corruption (*ghulul*) of whatever form was seen as an evil that must be eradicated in the society for that society to develop.

Some of the negative consequences of corruption are that it instils fear and inferiority complex in a people and the proceeds of corruption leads a person to the hellfire. For a Muslim to be guilty of corruption, it is an indication of hypocrisy in such a person. Bello mentions a number of consequences that await a person who commits *al-ghulul* which includes: his *sadaqah* will not be accepted by Allah, he is liable to torture in the grave (*‘azab al-qabr*), he will not get the intercession (*al-Shafa‘ah*) of the Prophet, even if he dies in the battle field he will not get the benefits of martyrdom (*al-Shahadah*), he is not qualified to serve as a witness in court because he lacks integrity (*‘adalah*), noble people should not attend his funeral prayers, he remains in Allah’s anger throughout his life.²⁰⁴ On a final note, for one to sincerely repent from this endemic crime of corruption, Bello opines that one has to return all the proceeds to the public treasury. If it was from the booty in which he participated, he should quickly return the proceeds before the proper distribution of the entire booty among the soldiers and if it was already distributed, the person should return 20% of it to the Imam and distribute the remaining 80% to the poor and needy and other public interest.²⁰⁵

Issues of *Riba* in Muslims’ Economic Life

Riba is one of the major economic challenges of the world which Islam has fought against right from the early days of revelation. Prior to the Prophet’s migration to Madinah, *riba* was central in the economic activities of the city like in many other parts of the world. Due to its negative effects on economics and religious life, Islam abolished it in totality and declared it one of the capital sins in Islam. Allah uses very harsh language in His declaration for prohibition of *riba* which is not used in the case of any other offence in the Qur’an. He says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ. فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ ثَبْتُمْ عَلَىٰ أَعْقَابِكُمْ لَا تَظْلِمُونَ وَلَا تُظَلَّمُونَ.

O you who believe! Be afraid of Allâh and give up what remains (due to you) from *Ribâ* (usury) (from now onward), if you are (really) believers.

²⁰³ Omar Bello, p. 197.

²⁰⁴ Muhammad Bello, “*Tauqif al-Jahul...*”, ms, folios 20-26.

²⁰⁵ Muhammad Bello, “*Tauqif al-Jahul...*”, ms, folio 26.

And if you do not do it, then take a notice of war from Allâh and His Messenger 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 (Q. 2:278-279).

Besides this frightening warning, the Prophet ﷺ warns that any wealth that is acquired through *riba* will lead a Muslim to destruction and lack of *barakah* in his life. The Prophet ﷺ mentioned *riba* among the major sins in Islam and warned that Allah (SWA) cursed anybody who gives or takes *riba* as well as he who writes the agreement on *riba*. As such, all Muslims are warned to keep away from *riba* and anything that leads to it. Muslim jurists and thinkers have developed huge literature on *riba*, its consequences and negative effects on the economic life. The Prophet ﷺ was reported to have said:

لَعَنَ اللَّهُ آكِلَ الرِّبَا وَمُؤَكِّلَهُ وَشَاهِدَيْهِ وَكَاتِبَهُ.²⁰⁶

May Allah curse whoever consumes *Riba*, whoever pays *Riba*, the two who are witnesses to it, and the scribe who records it.

Like other Muslim scholars, Bello has followed the same line in condemning *riba* and giving details of what constitutes *Riba* in economic transaction. In his *Taqrib Mas'il al-Bay' Li al-Ammah*, Bello explains that it is not permissible to sell any foodstuff with another of the same kind but one on credit (*ila`ajal*) and the other one in cash even though the period is near (*wa lau qaruba*). The two commodities must be handy at the time of the transaction otherwise it constitutes what is called *riba al-nasi'ah*²⁰⁷. It is also not permissible to make such a transaction with foodstuff of the same kind but with varying quantity otherwise it is *riba al-fadl*. Both *riba al-nasi'ah* and *riba al-fadl* are categorically prohibited in the *Shari'ah*.

Other types of *riba* in monetary transactions include the exchange of gold and silver with discrimination in time and/or quantity in the exchange. Gold cannot be exchanged with gold on the condition of discrimination in the quantity or one at hand and the other on credit. Likewise, silver is not allowed to be exchanged with silver on the condition of discrimination in quantity or time. Both must be equal in value and be given out instantly otherwise there is *riba*. However, gold and silver could be exchanged with discrimination in value but must be surrendered instantly (*yadan bi yadin*)²⁰⁸.

Bello also declares that collecting or giving interest on loan is not permissible in the *Shari'ah*. He uses a broader term in his declaration to condemn such interest as it involves any kind of extra material benefit whether in kind or in cash. He writes in *Taqrib* that “it is not permissible to give out a loan that brings back a benefit (*wa la yajuzu salafun jarra naf'an*).”²⁰⁹ In the same direction, the lender and the debtor are not allowed to accept

206 Muslim, *Al-Jami` al-Sahih, Kitab al-Musaqat, Bab La`ni Akil al-Riba*, Hadith No. 4177

207 Muhammad Bello, “*Kitab Taqrib Mas'il al-Bay' li al-Ammah*,” mss, fl 3.

208 Muhammad Bello, “*Kitab Taqrib Mas'il al-Bay' li al-Ammah*,” mss, fl 4.

209 Muhammad Bello, “*Kitab Taqrib Mas'il al-Bay' li al-Ammah*,” mss, fl 5.

increment in the amount due in premium of a delay in the period of repayment of the debt nor can they negotiate to reduce the amount of the loan on condition that the debtor settles the lender earlier than the initial time. All these deals constitute different types of *riba* and are therefore not permissible in the laws of Islam²¹⁰.

Other forms of illegal transactions that were discussed by Bello in his *Taqrib* were not on the basis of *riba* but they involved some elements of anonymity or uncertainty. Others were discouraged as a result of their negative socio-economic consequences on the market environment and the general economic wellbeing of the society. These include selling of an item which is not in one's possession (*bay' ma laysa 'indak*); concealing a defect in the commodity and the money (*kitman 'ayb al-sil'ah wa 'ayb al-thaman*); any form of deceit in business (*al-khadi'ah*); any form of debasement or adulteration (*al-ghish*) to deceive the buyer and present the commodity in a better quality or quantity; using any trick to push the buyer to pay higher than the normal price of a commodity or deceive the seller to sell at lower price (*al-najash*); accruing excessive profit in a transaction (*al-khilabah*); telling false price of a commodity to the buyer (*al-kadhib fi thaman al-sil'ah*) in order to amass higher profit from him; under-cutting another buyer who has already made commitment in a transaction (*saum ala saum akhihi*)²¹¹. On a general note, Bello concludes his discussion in *Taqrib Masa'il Bay'* with a remark on better ways to promote Islamic brotherhood in the business environment using the saying of the Prophet ﷺ in *Sahih al-Bukhari* who records that Jabir bin 'Abdullah (رضي الله عنه) narrated that Allah's Messenger ﷺ said:

رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ، وَإِذَا اشْتَرَى، وَإِذَا اقْتَضَى.²¹²

May Allah's mercy be on him who is lenient in his buying, selling, and in demanding back his money.

In order to maintain a business environment free from those irregularities and forbidden transactions, the institution of *Hisbah* was empowered to maintain law and order in the markets. Thus, Bello considers it necessary that for one to be appointed a *Muhtasib*, one has to acquire the necessary requirements and in-depth knowledge that will enable him detect, on his own, all sorts of illicit transactions and prohibited things in the market. He suggests that for one to be a *Muhtasib*, the following requirements are needed, "he should be free-born, just, of sound judgement and well-informed concerning that which is manifestly disapproved."²¹³ Malami captures the significance of this officer in the fight against *riba* as he says; "He (the *Muhtasib*) supervised the market and ensured quality control and used to get the elimination of *riba* in all transactions"²¹⁴

210 Refer to Muhammad Bello, "*Kitab Taqrib Mas'il al-Bay' li al-Ammah*," mss, for more details on *Riba*.

211 Muhammad Bello, "*Kitab Taqrib Mas'il al-Bay' li al-Ammah*," mss, fl 5-6.

212 Al-Bukhari, *Sahih al-Bukhari, Kitab al-Buyu'*, *Bab al-Suhulah wa al-Samahah fi al-Bay' wa al-Shara'*, Hadith No. 2076.

213 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 286.

214 Hussaini Usman Malami, *Economic Principles*, p. 61.

It can be understood from the above pages that the issue of economic life of Muslims in the Sokoto Caliphate at both individual and public levels was one of the priorities of Muhammad Bello. He gave utmost priority and concern on this important aspect of life throughout his tenure as Caliph. His efforts were relevant in all aspects of life in the Caliphate for the state survival as well as individual members of the Caliphate. His overall goal in his economic policy was to ensure a strong economy for the Caliphate as a state in which all its citizens live a prosperous economic life without going out of the teachings of the *Shari`ah*.

The importance of Bello's policies and principles could be seen in different aspects of life in the Caliphate but more specifically in the following areas:

1. Depicting the true concept of wealth in Islam to the citizens of the Sokoto Caliphate
2. Providing a good labor policy in line with the principles of the *Shari`ah* which was capable of promoting economic development of the Caliphate
3. Guiding the state policy on public finance, particularly in the area of revenue generation and expenditure
4. Ensuring transparency in public affairs and fighting against corruption in public life
5. Role of an Islamic state in the economic development of its domain by creating and safeguarding an enabling economic environment

Based on the above findings, the author concludes that Bello's economic principles and policies, as exhibited in the Sokoto Caliphate, have potentials in solving most of the current economic challenges that bedevil Nigeria, particularly the Muslim communities. It is, therefore, hoped that our policy makers and community leaders should reflect on these principles and ideologies to review our economic policies and programs at government and community levels.

Conclusively, the chapter revealed that Bello, alongside other *Jihad* leaders, developed and promoted new economic principles and policies in Hausaland. Bello's economic principles and practices were mainly derived from the Qur'an and Sunnah of the Prophet as well as the understanding and legacies of Muslim scholars, leaders and administrators over the centuries. Some of the economic institutions that were promoted in Bello's economic policy include: *zakat* institution, *waqf* institution, *hisbah* institution and *ribat* policy. The chapter also discussed Bello's emphasis on attitudinal economy and the necessity of an ethical approach in Muslims' economic life or steady economic development. Bello's approach to public finance and fiscal policy was also discussed with emphasis on prudent management of public funds and condemnation of corruption of whatever form. The last part of the chapter examined Bello's views on the role of a state in economic development through ensuring a decent economic environment, provision of basic infrastructure throughout the state, instilling virtues in all transactions among the citizens and fighting against anything that creates negative consequences on the economy such as *riba*, deceit, devaluation of product and services. Thus, the *hisbah* institution was essential in this regard.

CHAPTER FOUR

ECONOMIC POLICIES OF AMIR AL-MU'MININ MUHAMMAD BELLO IN THE SOKOTO CALIPHATE

Introduction

Having examined the details of Bello's economic thoughts and ideologies in the previous chapter, the present chapter examines the practical aspects and implementation of the theories and ideals in Bello's administration as a founding member and subsequently the overall leader of the Sokoto Caliphate. This is with the view to highlight the practical aspects in the historical context of the Caliphate with the objective of examining their practicability in the life of contemporary Muslims in Nigeria and beyond. Bello was appreciated by many of his biographers and other researchers in the general history of the Sokoto Caliphate for the opportunity of transmitting his theories into action as a leader who was saddled with the responsibilities of leading the Caliphate for a good two decades after the demise of his father. All the policies that are outlined below were based on an Islamic model of development that were developed by generations of Muslim scholars, leaders and thinkers based on their understanding of the teachings of the Qur'an and Sunnah of the Prophet ﷺ.

Some of these policies include the Islamic approach to wealth creation and making economic life easy for the citizenry because all the resources were created for them by Allah who made the earth subservient to them. In line with this belief, Bello tried to create a conducive environment for economic activities to thrive throughout the Caliphate. Another policy that is discussed below is the *Ribat* policy of the Sokoto Caliphate which served as urbanization centers, skill's acquisition as well as mass literacy centers. The chapter also discusses other policies such as public finance, labor, land regulation and others.

Wealth Creation under *Amir al-Mu'minin* Muhammad Bello

Bello, as the architect of the administrative pattern of the Sokoto Caliphate, has done well to ensure the economic well being of the new state through various means and approaches. He tried to create economic opportunities and an enabling environment for his subjects with the aims of fostering their economic well-being. He encouraged skills and professions in the state, and he designed and taught various entrepreneurial skills to the people of his domain. Part of the subjects of discussion in Bello's *Tanbih al-Sahib*, was the issue of how to acquire wealth and various means of wealth acquisition in Islamic law. He proposed several means through which the members of the *Jama'ah* could acquire wealth in order of merit and religious priority.

The *Mujahidun* left their homes and wealth in various parts of Hausaland and beyond for the sake of Allah and protection of their religion to rally around Sheikh Uthman ibn Fodiyo. Thus, the *Jama`ah* was faced with numerous economic challenges to contend with at the formative state of its history. Challenges of how and where to accommodate the immigrants, challenges of food and other life necessities, challenges of safeguarding the religious, economic and social orientation of the members of the young *Jama`ah* against un-Islamic ideals, challenges of securing the members and their territory from internal and external security problems and many others. These numerous challenges necessitated the leadership of the new movement to initiate various policies and programs aimed at taking care of these challenges in line with the general teachings of the *Shari`ah*.

When the peace was broken between the Sheikh and the Gobir aristocrats and *Jihad* became inevitable between the two groups, members were encouraged to participate in the *Jihad* in accordance with the teachings of the *Shari`ah*. Through the *Jihad*, members of the *Jama`ah* were able to provide security for themselves and their territory. The next immediate benefit of the *Jihad* was that the *Jama`ah* secured a source of economic relief for themselves through the booty (*Ghanimah*) that was collected in some of the battles. Thus, Bello declares *Ghanimah* after a *Jihad* as one of the sources of income to the *Jama`ah* at the time. However, the collection and distribution of the booty (*Ghanimah*) had to be strictly in accordance with the provisions of the *Shari`ah*. Consequently, the *Ghanimah* provided the members of the new state a source of wealth and economic relief particularly in the formative state of the movement. *Jihad* activities and the *Ghanimah* also helped to improve certain industries through mass production of items necessarily needed in the military expeditions.²¹⁵

The *Jihad* policy of the Caliphate encouraged the establishment of new settlements in the name of *Ribat* (walled town frontiers) which served various purposes of the state. It promoted social integration and urbanization as new urban centers were evolved, it served the state security policies as a defense strategy and also served as new commercial centers which brought about rapid economic growth throughout the Caliphate. This policy, known as the *Ribat* policy was promoted by Bello more than any other leader in the Sokoto Caliphate. Jumare remarks that “Sultan Bello encouraged the establishment of *Ribat* in Sokoto and many emirates of the Caliphate.”²¹⁶ Some of these *Ribats* turned to be commercial centers in the Caliphate including the towns of Sokoto, Kauran Namoda, Sifawa, Shinaka, Kware, Bakura, Gandi, Lajinge and Karindaye²¹⁷. The *Ribat* policy was very relevant to the economic growth of the Caliphate because it had provided the state with one of the important factors of production and availability

215 See Smaldone, *Warfare in the Sokoto Caliphate: Historical and Sociological Perspectives*, New York: Cambridge University Press, 1977.

216 Ibrahim M. Jumare, “Land Use in the Sokoto Caliphate: Policy and Practice,” In Bobboyi and Yakubu *The Sokoto Caliphate: History and Legacies 1804-2004*, vol. 1, Kaduna: Baraka Press, 2006, p. 114.

217 Murray Last, *The Sokoto Caliphate*, pp. 74-80.

of land.²¹⁸ Bello explained the objectives of the *Ribat* policy as he declared to one of his Governors, “Your main task is to make (the *Ribat*) cultivated and prosperous. Therefore, you should assign a plot of land to anybody seeking to develop it.”²¹⁹ Bello’s policy on land in the *Ribat* and other areas of the Caliphate corroborates what his uncle and mentor, Sheikh Abdullahi ibn Fodiyo reveals in his *Ta’lim al-Radi*.²²⁰ The details of Bello’s *Ribat* policy and philosophy are summarized in a letter he conveyed to one of his brothers and lieutenants Atiku bn Sheikh Uthman ibn Fodiyo which will be discussed later.

One of the approaches adopted by Bello in wealth creation and promotion of economic prosperity in the Caliphate was providing the populace with standard entrepreneurial skills in various professions that had direct impact on the life of the citizens. Sokoto town as a case study of the situation in the Caliphate was a model of Bello’s policy in this regard. It is a well-known historical fact that Bello instructed his governors and other appointees to consider economic well-being of their subjects as one of their cardinal objectives. This was clearly stated in his letter to Malam Umar Dallaje of Katsina in *Usul al-Siyasah*:

He should foster the artisans and be concerned with the professionals who are indispensable to the people, such as: farmers, smiths, tailors, dyers, physicians, grocers, butchers, carpenters and all sorts of professionals which contribute to the proper order of this world. He must allocate these professionals to every village and locality. He should then urge his subjects to acquire foodstuffs and store them away for future usage. He must keep villages and the countryside in prosperity, construct fortresses and bridges, maintain market places and roads and realize for them all necessities for the public interest so that the proper order of this world may be preserved.²²¹

In pursuing this policy, Bello exerted efforts to ensure that the metropolitan city of Sokoto was provided with these requisite economic provisions. In an oral interview in Sokoto, Sheikh Muhammad Harshi Bello Gyelgyel²²² mentioned a number of skills introduced for the first time to the people of the Caliphate by Bello and in other instances he introduced an improved method for some of the professions. The city of Sokoto was carefully planned by Bello in such a way that the new skills could be easily cherished in order to meet the economic demand of the metropolis. Some of the industries that received attention in Sokoto include large scale agriculture, textile industries, dyeing

218 Jumare, “Land Use in the Sokoto Caliphate...” p. 115.

219 Bello was quoted by Abdullahi Labo, “The Food Situation in the Sokoto Caliphate: A Comment” in Bobboyi and Yakubu *The Sokoto Caliphate: History and Legacies 1804-2004*, vol. 1, Kaduna: Baraka Press, 2006, p. 127.

220 See Zahradeen, “The Acquisition of Land and its Administration in the Sokoto Caliphate as Provided in Abdullahi’s *Ta’lim al-Radi*”, in *State and Society in the Sokoto Caliphate*.

221 Bello, *Usul al-Siyasah*, p. 31.

222 Sheikh Muhammad Harshi son of Sheikh Muhammad Bello Gyelgyel was interviewed in his residence in Sokoto near Kofar Taramniya in the ancient city of Sokoto on the 3rd December, 2018.

industries, tanning industries, iron melting industries, sweet and sugar industries, meat factories, wood carving industries, pottery and cooking utensils industries. In many of these industries, people still believe that Bello was instrumental in the development of their professions. He was reported to have introduced some of the crafts to his people as he learned them from foreigners who visited the Caliphate. Bayero reports that Bello learned the popular korino (tanning work) from Azbin and introduced it to Sokoto.²²³ Sheikh Harshi told the author that the tanning work industry in Sokoto, which produces the popular Sokoto yellow goat skin, got its origin from Bello as he was believed to have written a detailed manual on the process of tanning hides and skins in a special style.²²⁴ This information was confirmed by one of the leading tanners at present, Shehu Darge of Marina quarters in Sokoto. There was a speculation among the people of these quarters that Bello had accompanied the manual with a special prayer to their grandparents who championed the industry in Bello's time which made it to gain the popularity and blessing. Malami stresses the superiority of this product as he quotes Shagari and Boyd thus:

(The Sakkwato yellow goat skin was) superior to all other skins dyed of the same goat skin. Tanners were called korino tanners. The skin they tanned in yellow colour used to be exported to Kano and Katsina. Subsequently, the product turned to be very famous in the whole (of) Africa, more especially in North Africa (from) where it was exported to Morocco²²⁵.

This type of product was exported to Europe where it was popularly known as Moroccan leather as it was identified by Barth who visited Zoramawa quarters in Sokoto.

Agricultural industry was one of the economic activities that received all necessary support from the *Jihad* Leaders as a whole and Bello in particular. Ever since the advent of the new movement, food security has been one of the priorities of the *Jihad* leaders. It was also one of the determining factors for the physical movement of the *Jama'ah* and Bello's *Ribat* policy. Bello ranked agricultural business as the third most important source of living because, "it is a major endeavor in order to establish the firmness of material existence. Precisely, because firmness of the material existence is established by proper nourishment and food, by clothing and apparel. And this cannot occur except through agriculture."²²⁶ He carried out agricultural transformation and reform policies throughout Sokoto and its hinterland as could be seen in a variety of programs. He promoted advanced methods of farming in his domain; introduced improved farming

223 Muhammad Sabir Ahmad Bayero, "Economic Thought of the Sokoto Jihad Leaders," a PhD Thesis submitted to the Department of Economics, Usmanu Danfodiyo University, Sokoto, 1998, p. 129.

224 Sheikh Muhammad Harshi son of Sheikh Muhammad Bello Gyelgyel was interviewed in his residence in Sokoto near Kofar Taramniya in the ancient city of Sokoto on the 3rd December, 2018.

225 Hussaini Usman Malami, *Economic Principles and Practices of the Sokoto Caliphate*. Sokoto: The Institute of Islamic Sciences, 1998, p. 53.

226 Muhammad Bello, *Tanbihal-Sahib ala Ahkam al-Makasib*, pp. 27-28.

methods and techniques; established agricultural settlements such as Runjin Sambo slaves' farm, Gidan Bango and Gidan Maitula; and also introduced new agricultural produce like cassava, the herb and some other economic trees. Bayero remarks that "it is believed that Bello was the first to introduce crops such as cassava, sugarcane, and many fruit trees to Sokoto²²⁷." Chafe and Malami made a comprehensive analysis in their separate works on agricultural economic factors that determined Bello's choice of various locations to establish new towns and settlements in his *Ribat* and urbanization policy. New urban centers such as Sokoto town, Kware, Gandi, Bakura, Silame, Shagari, Tambuwal, Binji and Bodinga were good outcomes of Bello's *Ribat* policy²²⁸.

Having laid the necessary foundations for wealth creation and economic development in the Caliphate, Bello mobilized all members of the society to partake in economic activities throughout the Caliphate. This was his focus in *Tanbih al-Sahib* in which everybody was encouraged to consider economic pursuits as part of religious devotion. Thus, the economic wellbeing of the *Jama'ah* was created and promoted by providing an enabling economic environment and encouraging everybody to participate in the economic activities of his area.

Various means of earning in their order of superiority according to Bello are as follows; *Jihad* (physical struggle against the evil forces for the sake of establishing a just and orderly society under the leadership of an *Imam*) was considered one of the means of wealth acquisition/creation for the *Jama'ah*. This is because "it is universally beneficial for what is in it of keeping Islamic social order from being destroyed, the maintenance of defense against the evils and injustices of disbelief by extinguishing its fire from endangering the Muslims."²²⁹ However, this must be strictly well organized under the leadership of an *Imam* and the jihad must comply with the dictates of the *Shari'ah*. Although Muslim scholars have classified *Jihad* into four categories, but the reference here is made to *Jihad* with weapons which involves physical struggle and confrontation against the evil forces. This is because, it is the only category of the *Jihad* in which booty of war (*Ghanimah*) can legally be collected in Islam and it was legitimized for the *ummah* of the Prophet ﷺ unlike the previous generations. Over the legality of the booty Allah says in the Qur'an:

فَكُلُوا مِمَّا غَنِمْتُمْ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

So enjoy what you have gotten of booty in war, lawful and good, and be afraid of Allāh. Certainly, Allāh is Oft-Forgiving, Most Merciful (Q. 8:69).²³⁰

227 Bayero, "Economic Thought of the Sokoto Jihad Leaders", p. 237.

228 Ahmad Muhammad Kani, "Dynamics of Administration: The Role of Sultan Muhammad Bello in the Establishment and Consolidation of the Sakkwato Caliphate, 1804-1837," in Sambo Wali Junaid et al., *Seminar Papers on the Life and Ideas of Sultan Muhammad Bello*, Sokoto: CIS, 2013, p. 73.

229 Muhammad Bello, *Tanbih al-Sahib ala al-Makasib*, p. 27.

230 Other Qur'anic verses that speak about *al-Ghanimah* and *al-Fay'* are; *Surat al-Anfal*: 1; *Surat Anfal*: 41; *Surat al-Fath*: 15; *Surat Fath*: 20; and *Surat al-Hashr*: 7-10.

Thus, *Ghanimah* and *Fay'* served as major sources of income that sustained the economic life of the Prophet ﷺ and his companions in the early days of Islam. In the same manner, the booty of war was one of the sources for economic recovery in the early days of the Sokoto Caliphate after the overthrow of the Habe kingdoms.

The next means of earning according to Bello's priority scale is earning a living through *al-tijarah* (business transactions). This is because "the benefit of trade occurs every hour and every moment at all times. Since social efficiency results from trade, it has universal benefits and application. Furthermore, trade has more obvious benefits than agriculture, because the benefits of agriculture only occur during specific times and seasons of the year."²³¹ Trading is one of the contracts that are permissible in Islam because of the saying of Allah:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِإِتِبَاطٍ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا²³²

O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allāh is Most Merciful to you (Q. 4:29).

Next to business on Bello's scale of priority on the means of earning and wealth creation is agricultural business and production. Although its active period is limited to a certain season in the year, its impact on economic activities is very crucial for it provides the major source of raw materials for secondary production industries. Bello describes the role of agriculture in economic life and how crucial it is because, according to him, "it is the major endeavour in order to establish the firmness of material existence. Precisely, because the firmness of material existence is established by nourishment and food, by clothing and apparel. And this cannot occur except through agriculture as it remains one of the means from among the essential means of subsistence."²³³ The *Jihad* leaders had a lot of emphasis on agriculture for food production and social security through diversified means; improved crop production; non-crop production; animal rearing; and all other components of the agricultural output. It is evident that the agricultural industry provided the Caliphate with more than 50% of its employment needs for its populace because everybody was encouraged to participate in it. The *Ribat* policy of the *Jihad* leaders was to some extent contributory to the promotion of agriculture in the Caliphate. This was in appreciation of the fact that Allah has encouraged the believers to make full utilization of all the resources on earth because they were all created for their comfort. Allah tells us in the Glorious Qur'an that;

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ وَإِلَيْهِ النُّشُورُ

He it is, Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it.), so walk in the path thereof and eat of His provision, and to Him

231 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 27.

232 Qur'an al-Nisa'i: 29. Other verses on the subject are *al-Baqarah*: 275 and 282.

233 Muhammad Bello, *Tanbih al-Sahib ala Ahkam al-Makasib*, p. 28.

will be the Resurrection (Q. 67:15).

Next to agriculture in Bello's categorization of sources of earning a living is *nuj'ah* (raising) of animals through searching for grazing land. Animals are part of Allah's blessing to mankind which provides means of survival to many people and complements other sources of living to mankind. Allah describes this favor in a number of Qur'anic verses, one of which is;

وَإِنَّ لَكُمْ فِي الْأَنْعَامِ لَعِبْرَةً نُسْقِيكُمْ مِمَّا فِي بُطُونِهِ مِنْ بَيْنِ فَرْثٍ وَدَمٍ لَبَنًا خَالِصًا سَائِغًا لِلشَّارِبِينَ

And verily! In the cattle, there is a lesson for you. We give you to drink of that which is in their bellies, from between excretions and blood, pure milk; palatable to the drinkers (Q. 16:66).

This sector of the economy was very significant to the overall socio-economic development and social security of the new Caliphate because a sizeable number of the revolutionary army were Tourags and Fulani whose life was based on this sector of the economy. It was therefore important for Bello to remind members of the Caliphate on the economic potentials and religious significance of their life-long business. This is a rational approach in policy formulation in a society. A government should build its policies and programs based on the life pattern of its citizens. Thus, Bello considered it beneficial to encourage the people of his domain to value the economic potentials of their traditional life pattern. He was also acknowledged for introducing new strategies in animal production to the herders by encouraging more production of goats and sheep for ritual purposes and horses and donkeys for defense and transportation purposes.²³⁴ Another important aspect of Bello's approach to wealth creation was his strict regularization of state resources and ensuring that the public treasury was expended to the legally approved beneficiaries in line with the provision of the *Shari'ah*. In all his writings that deal with the distribution of the state resources, Bello emphasizes the rights of the poor and needy in the state.²³⁵

Bello discusses in detail the question of whether the state can distribute grants to citizens who do not fall within the specified categories of recipients of *Zakah* and other public funds when there is surplus in the treasury or not. In *Al-Ghayth al-Wabl*, Bello tells us that some scholars such as *al-Imam* Abu Hanifah and *al-Imam* al-Shafi'iy favor the opinion that such surplus should not be disbursed, it should rather be kept in *bayt al-mal* for future eventualities.²³⁶ This is, however, contrary to the views of other jurists who suggest that it should be shared among the citizens and when there is emergency and the treasury is empty, the leader is allowed to tax the citizens extra levy for the purpose of that emergency and must be suspended as soon as the situation is over²³⁷.

234 See Malami, *Economic Principles...*, p. and Murray Last, *The Sokoto Caliphate*, p. 80.

235 Muhammad Bello, *Al-ghayth al-Wabl*.

236 Muhammad Bello, *Al-ghayth al-Wabl*, p. 255.

237 Muhammad Bello, *Al-ghayth al-Wabl*, p. 262.

***Ribat* Policy and its Economic impact in the Sokoto Caliphate**

The meaning and significance of *ribat* in Islam has been highlighted in chapter three of this book with bases from the Qur'an and Sunnah for its justification. However, details of the impact of the policy on the economic development of the caliphate is further discussed in this section. In a number of his writings and correspondences with his governors, Bello made significant emphasis on the *Ribat* policy for the overall security of the state and as a means of earning Allah's pleasure and reward. A book was dedicated to this concept by him titled *Al-Ribat wa al-Hirasah*²³⁸ which was dedicated to discussing the concept, practice and merits of *al-Ribat*. Bello, more than other *Jihad* leaders upheld the *Ribat* policy as a means of promoting the cause of the *Jihad* in the land, ensuring the security of the *Ummah* against unanticipated attacks from their enemies, and bringing about social and economic security in the new Islamic State. Thus, he established many settlements as his *Ribat* base which later turn to be metropolitan cities in the Caliphate. In *Jawabin Shafin wa Khitab Minna Kafin*, Bello provided a detailed explanation on the essence of developing urban centers in Islamic states. He cited similar policy that was implemented in the early days of Islam. Umar ibn Al-Khattab established new urban centers such as Kufah, Damascus and Fustat and encouraged Arabs to settle therein. Bello believes that the human being is social in nature and his life is better off in urban centers except in the time of *fitnah*. He discouraged Muslims from living away from the community because human development can only be achieved in a community. Bello quotes a Hadith of the Prophet ﷺ to support his argument saying that it was reported on the authority of Ibn Abbas (رضي الله عنه) that the Prophet ﷺ says:

من سكن البادية جفا ومن اتبع الصيد غفل ومن أتى أبواب السلطان أفتن.²³⁹

Whoever resides in the deserts, he becomes ignorant, whoever follows game, he becomes heedless, and whoever comes to the door of the *sultan*, he will suffer a *fitnah*.

The details of Bello's *Ribat* policy and philosophy are summarized in a letter he sent to one of his brothers and lieutenants Atiku bn Sheikh Uthman ibn Fodiyo which reads as follows:

The reason for writing is to make it known to you that I have appointed you over this area as a prefect (*amil*) to take charge of protecting the frontiers and borders, to establish justice, to execute the *Shari'ah*, to unite the Muslims, to dispatch expeditions and spies according to ability, to keep the agreement (*al-'ahad*) with dhimmis, to fear God inwardly and outwardly, to refrain from customs that contradict the Qur'an and the Sunnah and to be courteous and friendly to those under you since you are only better than any of them when you are more pious. You should not abuse, beat, detain, let alone kill anyone, without *mujib shar'iy* (legal requisite) or despise the weak and favour the strong. Be on your

²³⁸ This is one of the books attributed to Bello by some of his biographers such as John O. Hunwick in his book *Arabic Literature of Africa Vol. II; The Writings of Central Sudanic Africa*. New York: Leiden, vol. 2.

²³⁹ Al-Tirmidhiy, *Al-Jami` al-Sahih*, kitab al-Fitan, Chapter 69, Hadith No. 2256.

guard against bringing opportunists close to you, but strive to bring religious people near you and listen to their advice; you should not take a decision without consulting them. Give next of kin, the poor and wayfarers their rights and avoid lavish spending. In short, I have appointed you to help me only to execute the commands of God and to keep his (sic.) trust (*amanah*). Take care not to fall into the same trap in which your predecessors fell and thereby be punished as they were. The authority and power (*Saltanah*) of a governor is not by mere title nor by noble descent, 'nor by number of trumpets and fanfare, nor by inheritance.'²⁴⁰

Sokoto, which subsequently became the headquarters and the name of the Caliphate, was a product of such policy. Other towns that were established as *Ribat* bases are: Yamulu which was established in the early days of the *Jihad* to provide security cover up to Degel, when the Sheikh settled in the town, against Gobirawa attack and served as an agricultural base to promote food availability and security to the *Ummah*. Over the *Ribat* policy, Omar Bello summarizes Bello's giant stride in the following words:

In order to facilitate thrusts against the rebels and to provide the seat of the Caliph with defence in depth against the major directions of danger, a series of fortified settlements was established serving as garrison towns and as a nucleus of urbanization. Kadaye, Gwangazau, Lajinge, Shinaka and Kware were established on the frontier of Gobir against the Tuaregs and Gobirawa. Gandi and Bakura fortresses were founded against Zamfara rebels. On the frontiers of Kabi, Bello founded the garrison towns of Silame, Binji, Tozai and Gande. Bodinga, Shagari Tambawal and Sayinna were also among the garrison towns of Kabi.²⁴¹

The policy in addition to its primary objectives has significant economic impact on the life of the Caliphate. It helped in promoting food security, provision of employment and urbanization of many parts of the Caliphate which were hitherto not developed. He also thought of the necessity of food availability and security for the survival of the *Jama`ah* as an independent entity. Thus, he worked hard to improve production of food in quality and quantity, availability and security through encouraging and promoting agricultural activities in the new Caliphate. One of the main focuses of the fortresses was therefore to ensure that the members of each *Ribat*, in addition to religious education, "were also taught agriculture and encouraged to breed horses, camels and flocks of sheep and goats and to reduce their herds of cattle."²⁴² Omar, while appreciating Bello's *Ribat* policy, identifies the following as some of its relevance to the economic development of the caliphate.

240 Muhammad Bello, "*Al-Gayth al-Wabl*", p. 97. The author uses the translated version made by Omar Bello in his PhD work quoted above.

241 Omar Bello, "The Political Thought of Muhammad Bello (1781-1837)", PP. 96-97. Also see Murry Last, *The Sokoto Caliphate*. Pp. 74-77.

242 Murray Last, *The Sokoto Caliphate*. p. 80.

In addition to his military duty the garrison commander was to help the state in establishing Islam and the *Shari`ah*, in looking after the poor and in bringing prosperity to the town by creating jobs through land allocation and the establishment of small-scale industries.²⁴³

Murray Last crowns up the socio-economic significance of the *Ribat* policy to the different groups that made up the *Jama`ah* when he says:

The Fulani clans were persuaded to join the community of the Sheikh and accept men to teach their children Islamic practice and behaviour. They were also taught agriculture and encouraged to breed horses, camels and flocks of sheep and goats and to reduce their herds of cattle. By these means, Bello balanced the economy of Sokoto, and the two groups, nomad and peasants were able to live side by side to mutual advantage; he thus also reduced the military risk involved in the annual exodus for some two months by the cattle Fulani, a practice he could not abolish.²⁴⁴

The policy was very fruitful and crucial for the overall socio-economic development of the Sokoto Caliphate as many of the researchers of the history of the Caliphate make various remarks on it from different perspectives. Jumare remarks that “Sultan Bello encouraged the establishment of *Ribat* in Sokoto and many emirates of the Caliphate.”²⁴⁵ The *Ribat* policy was very relevant to the economic growth of the Caliphate because it had provided the state with one of the important factors of production and availability of land²⁴⁶. Bello explains the objectives of the *Ribat* policy as he declares to one of his Governors.²⁴⁷ Bello’s policy on land in the *Ribat* and other areas of the Caliphate corroborates what his uncle and mentor, Sheikh Abdullahi ibn Fodiyo reveals in his *Ta`lim al-Radi*.²⁴⁸

Muhammad Bello’s Ideals on Public Finance

Having institutionalized economic policy of the Caliphate based on Islamic principles, the next challenge Bello had to contend with was guiding the state policy in handling public finances. This could have been one of the tasks initiated by the Sheikh himself because the issue of the state treasury and the way it was handled by the *Habe* rulers

243 Omar Bello, “The Political Thought of Muhammad Bello (1781-1837)”, P. 97.

244 Murray Last, *The Sokoto Caliphate*. P. 80.

245 Ibrahim M. Jumare, “Land Use in the Sokoto Caliphate: Policy and Practice,” In Bobboyi and Yakubu *The Sokoto Caliphate: History and Legacies 1804-2004*, vol. 1, Kaduna: Baraka Press, 2006, p. 114.

246 Jumare, “Land Use in the Sokoto Caliphate...” p. 115.

247 Bello was quoted by Abdullahi Labo, “The Food Situation in the Sokoto Caliphate: A Comment” in Bobboyi and Yakubu *The Sokoto Caliphate: History and Legacies 1804-2004*, vol. 1, Kaduna: Baraka Press, 2006, p. 127.

248 Zahradeen, “The Acquisition of Land and its Administration in the Sokoto Caliphate as Provided in Abdullahi’s *Ta’lim al-Radi*”, in *State and Society in the Sokoto Caliphate*.

was one of the issues of great concern to him. In fact, the *Jihad* leaders in their separate write ups laid significant emphasis on the issues of public funds and state treasury²⁴⁹. The first point of concern was to ensure justice for all in the process of the collection and distribution of funds and that neither the state nor the individual would be subjected to unnecessary exploitation. This goes in line with the texts of the Qur'an and the Sunnah of the Prophet ﷺ which constitute one of the basic political and economic principles in Islam. Allah says:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَى أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا.

Verily! Allāh commands that you should render back the trusts to those, to whom they are due; and that when you judge between men, you judge with justice. Verily, how excellent is the teaching which He (Allāh) gives you! Truly, Allāh is Ever All-Hearer, All-Seer (Q. 4:58).

In a Hadith, the Prophet ﷺ was reported to have said:

لا ضرر ولا ضرار.²⁵⁰

There should be neither harm to oneself nor to another person.

Amir al-Mu'minin Muhammad Bello provides a detailed and succinct explanation of the role and functions of state finances in the Islamic political system. His discussion, unlike that of many scholars on this subject in the previous times, tends to be quite symmetrical - that is, he concentrates on both sides of the public budget, revenues as well as expenditures. He also provides some insights into what has been known in modern times as benefit-cost analysis in matters of public policy. He mentions the various sources of revenues, scope of taxation, burden-distribution of taxation, public borrowing, and public expenditure - precisely the areas of concern one finds in any contemporary text on the subject. Given the breadth and depth discernible in Bello's writings on this subject, one can count him among the few Islamic scholars who emphasized these aspects of government affairs.

In *Al-Ghayth al-Wabl*, Bello discusses the revenue which the Islamic state could legally collect from the citizens as well as the beneficiaries of that revenue. He states that the *Imam* should collect *Zakah al-amwal* (the alms levied on certain wealth owned by Muslims) and *Zakah al-fitr* (the obligatory *sadaqah* as provisions to the poor at the end of the month of *Ramadan*) and pay what is realized to only those prescribed by the Qur'an. He also discusses the concept and limits of the state treasury in the following words:

249 Sheikh's *Kitab al-Farq*, *Bayan Wujub al-Hijrah ala al-Ibad*, "Mal Allah", Sheikh Abdullah's *Diya'u al-Hukam*, *Diya'ual-Siayasat*, "Diya'u Ulu al-Amr wa al-Mujahidin", "Diya' al-Anam fi al-Halal wa al-Haram" and Muhammad Bello's *Usul al-Siyasah*, *Al-Ghayth al-Wabl*, and others.

250 The Hadith was transmitted by al-Imam Dar Qutniy in his *Sunan*, Beirut: Dar al-Ma'rifah, 1966, vol. 3, p. 77.

And the expression *bayt al-mal* (Muslim treasury) refers to the source from which the treasury obtains money. It does not refer (only) to the sum of money that has been specifically set aside. And everything to which the Muslims have an unqualified right and which does not belong to a particular group of them nor to specified people is part of the general rights of the Muslim treasury.²⁵¹

The legal sources of the revenue as mentioned by Bello in *Al-Ghayth al-Wabl* include:²⁵²

1. *Khumusal-Ghanimah* (fifth of the booty) and the most important part of welfare (to the citizens by the state) is the provision of the armies, for they are the army of Islam and its protectors; and all or part of the fifth of the booty is paid to them according to the circumstances.
2. *Fay'* which includes everything that comes to the Muslims from the infidels with out fighting and without setting horses or riders in motion, such as what the infidels desert for fear of the Muslims or vacate because of some harm that has befallen them and the property of *dhimmi*s who have died and the property of those who have been killed for apostasy.
3. *Kharaj* (tax) which is imposed on the taxable land itself by way of cash or crops as the Imam sees fit. He spends from it and the pay of the army has the greatest precedence.
4. Wealth of any Muslim who dies without a specified heir and the provisions of the army should be paid out of it, either in full or in part, as circumstances necessitate.
5. A lost property the owner of which is not known should be expended for the welfare of the Muslims and the provision of the soldiers is the most important aspect of that. But *luqtah* (treasure-trove) is excluded from this.
6. *Jizyah* the money from *dhimmi*s who reside in the Islamic State.
7. The tenth part of the property of infidels, taken from their trade. It is to be expended in full for the welfare of the Muslims, and the provisions of the soldiers is the most important aspect of that.

The basis for Islamic ruling on *Ghanimah* is in the saying of Allah in the following Qur'anic verses:

وَاَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ إِن كُنتُمْ أَمْتُمْ بِاللَّهِ وَمَا أَتَيْنَا عَلَىٰ عَبْدِنَا يَوْمَ الْفُرْقَانِ يَوْمَ التَّمَيِّزِ الْجَمْعَانِ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

And know that whatever of war booty that you may gain, verily, one-fifth of it is assigned to Allah, and to the Messenger, and to the near relatives (of the Messenger), the orphans, the poor, and the wayfarer, if you have believed in Allah and in that which We sent down to Our servant on the Day of Criterion, the Day when the two forces met; and Allah is able to do all things (Q. 8:41).

251 Muhammad Bello, *Al-Ghayth al-Wabl fi Siyarah al-Imam al-`Adl*, p. 248.

252 Muhammad Bello, *Al-Ghayth al-Wabl fi Siyarah al-Imam al-`Adl*, pp. 248-255.

In an authentic Hadith, the Prophet ﷺ said to the delegation of Banu Abd Qays who came to him in Madinah and asked him about *Iman* (faith):

وَأَمَرَكُمْ بِأَرْبَعٍ، وَأَنْتَهُكُمْ عَنْ أَرْبَعٍ. أَمَرَكُمْ بِالْإِيمَانِ بِاللَّهِ ثُمَّ قَالَ: هَلْ تَدْرُونَ مَا الْإِيمَانُ بِاللَّهِ؟ شَهَادَةُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ، وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامُ الصَّلَاةِ وَإِيتَاءُ الزَّكَاةِ، وَأَنْ تُؤَدُّوا الْحُقُوسَ مِنَ الْمَغْنَمِ.²⁵³

I command you with four and forbid four from you. I command you to believe in Allah. Do you know what it means to believe in Allah? Testifying that there is no deity worthy of worship except Allah and that Muhammad is the Messenger of Allah, establishing the prayer, giving *Zakah* and honestly surrendering one-fifth of the war spoils.

Ghanimah refers to spoils of war that are acquired from the disbelievers, using armies and instruments of war in an islamically organized *Jihad* under the leadership of an Imam or his commander. It is one of the special favors of Allah to the *ummah* of Muhammad ﷺ as He allowed them to utilize such wealth unlike the previous generations. In the previous divine laws, the booty of war was not permitted for them, instead, they would take all the booty and gather it at a place and then Allah would send a fire to destroy it as a sign that their commitment in the battle was appreciated by Allah.

Basically, the spoils of war, in the new Islamic law, belong to the combatants who took active part in the war directly or indirectly. However, Allah ﷻ allocated one-fifth (20%) of the entire booty to the general welfare of the citizens with higher concentrations on the household of the Prophet ﷺ. Thus, the Prophet ﷺ in the above Hadith made it specific that giving out the 20% of the booty to the Imam is part of belief in Islam (*Iman*). When the Muslim scholars speak about *al-ghanimah* being a source of public treasury in Islam, they only refer to the 20% while the remaining 80% is for the individual members of the armed forces. The Prophet mentions in a Hadith that legitimization of *ghanimah* is one of the five favors of Allah exclusively granted to him. He says:

أَعْطَيْتُ خَمْسًا لَمْ يُعْطَهُنَّ أَحَدٌ قَبْلِي: نَصْرْتُ بِالرُّعْبِ مَسِيرَةَ شَهْرٍ... وَأَجَلْتُ لِي الْعَنَائِمَ، وَلَمْ يَحِلَّ لِأَحَدٍ قَبْلِي، وَأَعْطَيْتُ الشَّفَاعَةَ، وَكَانَ النَّبِيُّ يُبْعَثُ إِلَى قَوْمِهِ، وَيُبْعَثُ إِلَى النَّاسِ عَامَّةً.²⁵⁴

I have been given five things which were not given to any (Prophet) before me: Allah made me victorious with fright that covers a month's distance...The spoils of war have been made lawful for me and it was not made so for anyone else before me. I have been given the right of intercession (on the Day of Resurrection). Every Prophet used to be sent to his nation exclusively, but I have been sent to all mankind.

There are certain conditions that must be satisfied for the administration of *ghanimah* property by both the individuals and the state. It has to be collected in a manner that

253 The Hadith was transmitted by al-Bukhari, *Sahih al-Bukhari*, Kitab al-Ilm, Bab Wafd Abdulqays, Hadith No. 4368 and Muslim, *Al-Jami' al-Sahih*, Kitab al-Iman, Bab al-Amr bi al-Ma'ruf, Hadith No. 125 on the authority of Abdullahi ibn Abbas.

254 The Hadith was transmitted by Al-Bukhari in *Sahih al-Bukhari*, Kitab al-Tayammum, Bab Qawluhu Ta'ala 'Wa'in lam Tajidu Ma'an, Hadith No. 335 and Muslim in *Kitab al-Masajid*, Hadith No. 521.

was approved by the *Shari'ah* before the Imam could use it as public wealth. As for the combatants, no one is allowed to make use of any part of it before its proper distribution by the Imam or his appointee except for satisfying one's basic needs (*daruriyyat*). Food items were therefore permissible for them even before the distribution by the Imam. But anything outside the scope of basic necessities, is considered as *ghulul* (syphoning) from public treasury and any person that is found guilty of such offence should be dealt with. According to Bello, capital punishment of *zina* should be administered against such a person for sleeping with female captives and other appropriate punishments be meted against him as a thief if he takes anything from the booty which is out of the above scope.²⁵⁵

This is in addition to the consequences of such act in one's level of *Iman* one of which is that it makes one to be of a weak level of *Iman*. As for the other items from the booty of war, a person must return it to the imam if he takes it before proper distribution so long as it was possible so that it will be distributed properly. When that becomes impossible, then the person should distribute the property among the poor and the needy. Other consequences of syphoning from booty before its distribution by the Imam include: his *sadaqah* is not acceptable, if he gives *sadaq* (dowry) from such wealth, the *sadaq* is not valid, he cannot set a slave free with such looted wealth, he cannot use such wealth to feed his family, settle debt or any financial burden that is obligatory upon him and if he does it is not valid.²⁵⁶

However, only 20% of the *ghanimah* wealth is allocated to the state treasury while the remaining 80% is shared among the warriors in accordance with the formula of three to one for foot soldiers and mounted soldiers respectively²⁵⁷. Although it was allocated to Allah, His messenger, the near relatives, the orphans, the poor and the wayfarers, the 20% was assigned to the control of the Imam. During the life time of the Prophet ﷺ he took charge of it and distributed it to the groups that are mentioned in the verse (Qur'an, 9: 49). After the Prophet, the four rightly guided Caliphs took charge of it as part of the state treasury and the practice remained throughout Islamic history. On this matter, Bello states that, "He (the Imam) is therefore to take out of it without *taqdir* (estimation) and to give the *qarabah* (relatives) out of it by *ijtihad* and to expend the remaining in the general welfare of the Muslims. This was the view held by the four Caliphs and according to it they acted."²⁵⁸ All the Muslim scholars and Jurists have agreed that after

255 Muhammad Bello, "*Tawqif al-Jahul ala Ahkam al-Ghulul*", p. 15.

256 Muhammad Bello, "*Tawqif al-Jahul...*", pp. 12-17.

257 This is the formula supported by Muhammad Bello in *Al-Ghayth al-Wabl*, p. 423 even though there is another view upheld by Abu Hanifah who suggests two to one formula. This disagreement resulted from two conflicting narrations from Abdullahi ibn Umar that the Messenger of Allah distributed the booty of Khaybar based on three to one formula and the other narration from Majma' ibn Al-Harith al-Ansari that the Messenger of Allah used the formula of two to one in the distribution of a booty. However, Ibn Umar's narration seems more authentic, hence accepted by the majority of Muslim jurists. For details on this refer to *Bidayah al-Mujtahid wa Nihayah al-Muqtasid* of Ibn Rush, vol. 1, p. 316.

258 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 324.

the demise of the Prophet ﷺ, the one-fifth of spoils of war should be under the control of the Imam as part of the revenue to the Islamic state. Bello also reports that the *fay'*, which is similar to the booty and the *khumus* (20% of the booty) shares the same ruling and mentions that Imam Malik said, "The *fay'* and the fifth are the same and are to be put into the Muslim treasury."²⁵⁹ The 'near relatives' in this regard refers to the members of the Prophet's larger family which according to Imam Malik, Bello reports, comprises all the Banu Hashim exclusively. However, in a situation whereby they could not easily be identified, the leader of the Islamic government can spend all of it on the general welfare of the citizens.

The second source mentioned by Bello is *al-fay'* which is very much identical with the *khumus* (20% of the booty) discussed above in terms of its source and utility. The religious verdict on *fay'* is discussed in the following Qur'anic verses:

يَسْأَلُونَكَ عَنِ الْأَنْفَالِ قُلِ الْأَنْفَالُ لِلَّهِ وَالرَّسُولِ فَأَتَقُوا اللَّهَ وَأَطِيعُوا اللَّهَ وَرَسُولَهُ إِن كُنْتُمْ مُؤْمِنِينَ²⁶⁰

They ask you about *Al-Anfal* (the spoils of war). Say: "*Al-Anfal* are for Allah and the Messenger." So have *Taqwa* of Allah and settle all matters of difference among you, and obey Allah and His Messenger, if you are believers.

وَمَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْهُمْ فَمَا أَوْجَفْتُمْ عَلَيْهِ مِنْ خَيْلٍ وَلَا رِكَابٍ وَلَكِنَّ اللَّهَ يُسَلِّطُ رُسُلَهُ عَلَى مَنْ يَشَاءُ وَاللَّهُ عَلَى كُلِّ شَيْءٍ قَدِيرٌ (٦) { مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ (٧) لِلْفُقَرَاءِ الْمُهَاجِرِينَ الَّذِينَ أُخْرِجُوا مِنْ دِيَارِهِمْ وَأَمْوَالِهِمْ يَبْتَغُونَ فَضْلًا مِنَ اللَّهِ وَرِضْوَانًا وَيَنْصُرُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ هُمُ الصَّادِقُونَ.²⁶¹

And what Allah gave as booty (*Fai'*) to His Messenger from them -- for this you made no expedition with either cavalry or camelry. But Allah gives power to His Messengers over whomsoever He wills. And Allah is Able to do all things. What Allah gave as booty (*Fai'*) to His Messenger from the people of the townships - it is for Allah, His Messenger, the kindred, the orphans, the poor, and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the Messenger gives you, take it; and whatsoever he forbids you, abstain (from it). And have *Taqwa* of Allah, verily, Allah is Severe in punishment. And there is also a share in this booty) for the poor emigrants, who were expelled from their homes and their property, seeking bounties from Allah and (His) good pleasure, and helping Allah and His Messenger. Such are indeed the truthful.

The major difference between *ghanimah* and *fay'* is outlined in the above Qur'anic verse where Allah says "for this you made no expedition with either cavalry or camelry." Based on the above description, Muslim jurists understand that "*Ghanimah* generally carries the sense of booty obtained from the enemies through fighting in *Jihad*. *Fai'* is booty obtained from the disbelievers without active fighting and killing, whether they

259 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 3.

260 Qur'an, *al-Anfal*: 1.

261 Qur'an, *al-Hashr*: 6-8.

abandon it or agree to give it up voluntarily.”²⁶² However, there are occasions when spoils of war that are collected through fighting are also identified with the term *anfāl*. Many Qur’anic commentators have gone by this very general meaning in their commentary of verse one of surah *al-Anfāl*. Ibn Kathir reports that imam al-Bukhari has documented in his book that Abdullahi ibn Abbas said that *al-anfāl* means *al-ghanimah* and that in the early days, Allah gave the Prophet exclusive power to decide over them.²⁶³ But again, the word *anfāl* has another specific meaning among Muslim jurists. They used it to refer to the reward which the Supreme Commander of a *Jihad* may bestow upon a particular *Mujahid* (Muslim soldier) in return for his exemplary performance in the battle field²⁶⁴. As far as Bello is concerned, the usage of the word is meant to refer to *al-fay’* as the spoils of war that were collected from the enemies without a fight. In that case, the entire wealth collected belongs to the state treasury and the Imam has the leverage to decide on what to do with it for the general welfare of the citizens. He relied in his submission on what al-Imam al-Qurtubi reports from Imam Malik that “It is entrusted to the Imam for his consideration and *ijtihad*. He is therefore to take out of it without *taqdīr* (estimation) and to give the *qarabāh* (relatives of the Prophet) out of it by *ijtihad* and to expend the remaining in the general welfare of the Muslims.”²⁶⁵ The relatives here refer to the Banu Hashim exclusively. Unlike *Zakah* income which has specific beneficiaries, *ghanimah* and *fay’* are both meant to cater for the economic needs and the general welfare of the state as it may be decided by the Imam after due consultation in accordance with the principles of *Shari’ah*. The priority areas are mentioned in the order of importance to include:

And the practice of just Imams concerning *fay’* and the *khumus* (one fifth of the booty) is to begin with fortifying weak spots and the frontiers and preparing weapons of war and the salaries of the soldiers. Then, if there is any balance left over, it should go to the *qadis* and the *‘ummāl* and to the building of mosques and bridges. Then it should be distributed among the poor. If there is anything left after that, the Imam has the choice of distributing it among the rich and keeping it against the future needs of Islam.²⁶⁶

Kharaj is the third source of income to an Islamic state mentioned by Bello in *Al-Ghayth al-Wabl*. *Kharaj* is a tax on agricultural land located in countries conquered by Muslims in an Islamic *Jihad*. It was sometimes applied as a fixed tax on the basis of acreage and sometimes as a proportional levy related to the output of particular crops. The following factors were given due consideration while fixing the amount of *kharaj*: (a) quality of land, (b) kinds of crops grown, and (c) method of irrigation of land. *Kharaj* on land irrigated with water carried on the backs of beasts or raised by water-wheel was less than on land watered by running water or rain. No *kharaj* was charged if the entire crop was

262 Mufti Muhammad Shafi’, *Ma’ariful-Qur’an*, Karachi: Darul-Uloom, 1995, vol. 4, p. 148

263 Isma’il ibn Kathir, *Tafseer al-Qur’an al-Azin*, vol. 2, p. 222

264 Mufti Muhammad Shafi’, *Ma’ariful-Qur’an*, Karachi: Darul-Uloom, 1995, vol. 4, pp. 148-149

265 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 224.

266 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 292.

destroyed by factors beyond the control of the cultivators of the land. The *kharaj* may be collected in cash or a proportion of the crops that are produced in the land.

Generally, there are two types of land in Islamic system of governance, the first type is the land that is liable to tax (*al-'aradi al-kharajiyyah*) and the second type is the land that is liable to *Zakah* (*al-'aradi al-'ushriyyah*)²⁶⁷. On the basis of the land that is liable to tax, Muslim scholars have classified land into different categories depending on its nature and the tax imposed on it.

The first division is the land which the Muslims have acquired according to the terms of a peace agreement by which the land belongs to them but the Non-Muslims live on it on condition of paying a specified land tax which they pay to the Muslims. The land tax which is imposed on it is rent and does not lapse with their conversion to Islam, should they convert. And if it happens that these people are *dhimmis*, poll tax (*jizyah*) should be taken from them with the land tax, in the opinion of ibn Habib and al-Shafi'iy²⁶⁸. The second division of land subject to tax is the land which its people have fled from it out of fear of the Muslims. Such land is *fay'* and the payment of land tax is incumbent upon those who live on it, whether they are Muslims or *dhimmis*, because its *kharaj* is also a rent and should be taken from Muslims and *dhimmis*.

The third category of land is the land which the Muslims have conquered by force and which is divided up among those who have earned the booty. Then the Sultan asks them to relinquish it with their agreement or compensates them for it, and makes it a *waqf* (a perpetual endowment) for the Muslims. In this case, he should impose a land tax upon it, as Umar - may God be pleased with him - did in the case of the *Sawad* of Iraq. According to preferred opinion in the Maliki school of law on the matter, the Sultan or his deputy should impose land tax upon these three kinds of *kharaj* land as he sees fit, having regard to the welfare of the Muslims. He should spend it on their welfare, of which the upkeep of the army is the most important according to what has been stated above. The Sultan has the right to gather crops from this land for the treasury in line with how the Prophet ﷺ dealt with Khaybar land and he may give them out to someone else on return for a share of the crops it produces, if the Sultan sees fit. The Prophet ﷺ conquered Khaybar, a Jewish town in the outskirts of Madinah, in the seventh year after Hijrah and allowed them to cultivate the land on agreement that they would give half of the produce to the Prophet as land tax. Hence, the popular Islamic economic term, *Mukhabarah*, got its origin and legal backing.²⁶⁹

Due to the importance and relevance of this source of revenue to the new Islamic Caliphate, Bello took time to discuss the detailed estimate of the amount to be collected

267 See Muhammad Bello, *Al-Ghayth al-Wabl*, p. 250.

268 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 250.

269 Al-Bukari, *al-Jami' al-Sahih*, *Kitab al-Muzara'ah*, *Bab al-Muzara'ah bi al-Shatri wa Nahwuhu*, Hadith No. 2328 and Muslim, *Sahih Muslim*, *Kitab al-Buyu'*, *Bab al-Musaqat*, Hadith No. 4044.

as *kharaj* in line with the practices of the previous Muslim leaders. Umar ibn al-Khattab (رضي الله عنه) is always a good model for Bello's political and economic policies. It is noteworthy to remember that *kharaj* tax can be collected from part of the crops that are produced in the land or in cash that would be fixed by the Imam or his agent. Bello reports that Umar bn al-Khattab's estimate was as follows:

And that is from every *jarib* of vine ten dirhams; and from every *jarib* of wheat, four dirhams; and from every *jarib* of barley, two dirhams; and from every *jarib* of date palms, eight dirhams; and from every *jarib* of olives, twelve dirhams. Jarib is ten *qasabah*, each *qasabah* is six Hashemite *dhira`* (forearm), each *dhira`* is six fists, *qabdah*, and each *qabdah* is four fingers and a jarib is a square measure, of land between each of the sides of which are sixty Hashemite cubits, and it is what is called a *faddan*.²⁷⁰

However, this rate is neither static nor binding on every circumstance as there may be changes in the rate and the modalities for collection based on the situation at hand. The Imam may decide to review the rate upward or downward according to the prevailing circumstance. This review should take into account what the land bears in relation to its fertility or infertility; and in relation to the current prices of its produce; the decrease or the increase in the price, and in relation to the irrigation of the land and the burden which this imposes, so that the land tax imposed should be fair and just between the tax-payers and the treasury. For its increase above the just amount is an injustice to the tax-payers and its decrease below the just amount is an injustice to the treasury. The emphasis here is that justice should be maintained for the state and its citizens and no one is allowed to be unjust to the other;

لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

Deal not unjustly, and you shall not be dealt with unjustly (Q. 2:281).

The fourth source of revenue mentioned by Bello is the properties of a Muslim who has died without a specified heir to inherit him. This is the view held by Muslim scholars across the different schools of law with some differences on the area of its expenditure. The same view was attributed to Zayd ibn Thabit (من ع لدا يضر) among the companions of the Prophet ﷺ. Abu Hanifah was of the opinion that it should be shared exclusively to the poor and the needy as *sadaqah* for the deceased. However, al-Imam al-Shafi'iy and others are of the view that it automatically belongs to the Muslim treasury and that the Imam takes charge of it.²⁷¹

The fifth source is lost property, the owner of which is not known. This includes all types of properties that could not be traced to their specific owners but *luqtah* (treasure-trove) is excluded from this according to Muslim jurists. This is because *luqtah* has its special

270 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 252.

271 Refer to Al-Imam Al-Mawardi, *Al-Ahkam al-Sultaniyyah*, Bab Bayan Aqşam al-Imirah for detail on this.

rulings in Islam. It must be announced for one good year with the hope of getting its owner after which the person who found it is allowed to make use of it and pay back whenever the rightful owner is identified²⁷².

The sixth source is the money of *jizyah* from *dhimmis*. The basis of *jizyah* being part of the sources of revenue to an Islamic government is the saying of Allah in the Glorious Qur'an that:

قَاتِلُوا الَّذِينَ لَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ الْآخِرِ وَلَا يُحَرِّمُونَ مَا حَرَّمَ اللَّهُ وَرَسُولُهُ وَلَا يَدِينُونَ دِينَ الْحَقِّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ حَتَّى يُعْطُوا الْجِزْيَةَ عَنْ يَدٍ وَهُمْ صَاغِرُونَ

Fight against those who (1) believe not in Allâh, (2) nor in the Last Day, (3) nor forbid that which has been forbidden by Allâh and His Messenger (4) and those who acknowledge not the religion of truth (i.e. Islâm) among the people of the Scripture (Jews and Christians), until they pay the *Jizyah* with willing submission, and feel themselves subdued (Q. 9:28).

Literally, *jizyah* means return or recompense. In the terminology of the *Shari'ah*, it refers to the amount of money taken from disbelievers in lieu of protection and security they are allowed to enjoy in an Islamic territory. Mufti Muhammad gives a highlight on some of the wisdoms and rationales for the enforcement of *jizyah* on the non-Muslims living in an Islamic state. He opines that "Since, they would be living there as citizens of a Muslim state, the protection of their life, property and honour will be the responsibility of the Islamic government and no hindrance will be placed in the observance of their religious duties. The amount thus taken is called *jizyah*."²⁷³ Some Muslim jurists hold the position that there is no particular rate of *jizyah* payment as fixed by the *Shari'ah*. Instead, this has been left for the ruler of the time to determine the appropriate amount in terms of existing conditions and the economic capacity of the individual payers.

The Imam can accept any amount and things for which a mutual peace treaty is negotiated between the protected non-Muslims and the Islamic government in accordance with what was done by the Holy Prophet ﷺ with the people of Najran. A peace pact was concluded between him and the people of Najran who agreed to give him two thousand *hullahs* annually. A *hullali* is a pair of clothes. It could be a waist wrap for the lower part of the body with a top sheet wrap, or a long, loose shirt or cloak. The estimated monetary worth of every *hullali* was pre-determined to be one '*Uqiyyah* of silver. An '*Uqiyyah* is equal to approximately 122.472grams of silver, according to our weights.²⁷⁴

In all the above sources, the revenue is meant to be expended on the general welfare of the citizens by providing security throughout the territory through the provision of the necessary weaponry and allowances for the members of the armed forces. It can be understood that Bello attached high priority to the state security before any other issue as

272 Mar'iy, *Ahkam al-Mujahid bi al-Nafs fi Sabil Allah fi al-Fiqh al-Islamiy*, vol. 2, pp. 134-136.

273 Mufti Muhammad Shafi', *Ma'ariful-Qur'an*, Karachi: Darul-Uloom, 1995, vol. 4, p. 363.

274 Mufti Muhammad Shafi', *Ma'ariful-Qur'an*, Karachi: Darul-Uloom, 1995, vol. 4, p. 364.

will be examined later in this chapter. As far as Bello was concerned, any other revenue collected by the state from its citizens which is outside the above category is a sheer injustice. Thus, he made the following remarks on a certain category of revenue being collected by the aristocrats in Hausaland before the *Jihad*:

As for the levies and tithes taken from the trade of the Muslims in the streets, other than *Zakah*, and what is taken at the time of the sale of articles of merchandise such as beasts and other things, this is not a legitimate income of the Muslim treasury. On the contrary, it is a specific customary tax (*mukus*), and a clear injustice which the *Shari'ah* does not permit and which 'adl (justice) does not allow.²⁷⁵

However, in the emergency situation, the state may decide to impose a levy on the citizens in order to arrest a particular economic problem that affects the state. But this, depending on various opinions among the jurists, must not be on a permanent basis and it must be suspended as soon as the situation is arrested.

Furthermore, it is important to note here that public funds under the care of an Islamic government are divided into two broad categories; the first category is that which has specific owners that were specifically mentioned in the Qur'an and/or Sunnah. This includes *Zakah* of all type including *Zakahal-fitr* and 4/5 of *ghanimah* (booty of war). The second category of the state revenue is the one that is left to the power of the Caliph to exercise his discretion in distributing it. However, it must be in line with the general principles and order of priority laid down by the *Shari'ah*. The above seven sources of the state revenue all fall under this category.

Regulation of Trade, Commerce and Industry under Muhammad Bello

In *Tanbih al-Sahib*, Bello mentions a hadith of the Prophet ﷺ in which he was reported to have said that nine of the ten portions of wealth come through *al-tijarah* (trading)²⁷⁶. This, coupled with the fact that the entire Sokoto Caliphate territory was a business-oriented region long before the *Jihad*, made the *Jihad* leaders to show keen interest in the development of this important sector of the economy. As far as Bello was concerned, trade is second to security in bringing about rapid economic development in the society. "The next best means of earning a living is through trade and business (*tijaarah*). This is because the benefits of trade occur every hour and reoccur every moment at all times."²⁷⁷ In his introduction to a treatise titled "*Taqrib Masa'il al-Bay' li al-'Ammah*", Bello declares that it is incumbent upon everybody to acquire the knowledge of business law because no one lives without having to buy or sell.²⁷⁸ This is because it is not permissible

275 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 255.

276 Muhammad Bello, *Tanbih al-Sahib*, p. 15.

277 Muhammad Bello, *Tanbih al-Sahib*, p. 27.

278 Muhammad Bello, *Taqrib Masa'il al-Bay' li al-'Ammah*, ms., folio 1.

for a Muslim to engage himself in anything without knowing the rulings of the *Shari`ah* on it.

Thus, the development of commerce and industries was an indispensable part of the economic development of the caliphate. To this effect, Bello emphasizes this to his Governors and other appointees that they should:

...foster the artisans and be concerned with the professionals who are indispensable to the people, such as: farmers, smiths, tailors, dyers, physicians, grocers, butchers, carpenters and all sorts of professionals which contribute to the proper order of this world. He must allocate these professionals to every village and locality. He should then urge his subjects to acquire foodstuffs and store them away for future usage. He must keep villages and the countryside in prosperity, construct fortresses and bridges, maintain market places and roads and realize for them all necessities for the public interest so that the proper order of this world may be preserved.²⁷⁹

The changes introduced by the Caliphate in this sector brought about rapid economic development in the Sokoto metropolis and the entire caliphate at large. Malami tells us about the situation as Sokoto town became “one of the most important commercial cities in the entire west African region.”²⁸⁰ Beyond a mere executive order to his appointees, Bello invited different professionals and allocated quarters to them in Sokoto city for them to cater for the economic needs of the inhabitants. The city of Sokoto, according to Malami, was planned based on professional skills and orientation of the inhabitants. He declares that:

Industries were located in different parts of the city. In most cases, each city gate had all the required industries for its residents. However, in some parts people of the same occupation were settled at the same area and the area used to be named after the profession.”²⁸¹

This shows that specialization in some cases was by quarters and communities.

Thus, we have for example Masassaka quarters mainly for wood carving industrial activities, Tulunawa and Maginar Damfo quarters for pottery activities and so on. Craft men were settled in Mazuga, Maginar Damfo, Kwandawa and Hausawa quarters. There were also blacksmith quarters at Helele, Zoramawa, Sabon Birni, Dutsin Assada, Anguwar Nupawa and Tako areas. Weavers were settled at Kurmin Nupawa, Kwandawa and Hausawa sub-quarters of Alkanci while dyeing activities were carried out at Kofar Marke, Kofar Taramniya and Kofar Atiku city gates. The dyers were therefore settled at Tsamiya, Gwiwa, Gangu and Kofar Aliyu Jedo areas near their industrial areas. The most popular tannery industry in the ancient Sokoto city was at Buba quarters and the tanners

279 Muhammad Bello, *Usul al-Siyasah*, p. 31.

280 Hussaini Usman Malami, *economic Principles and Practices of the Sokoto Caliphate*. Sokoto: The Institute of Islamic Sciences, 1998, p. 61.

281 Hussaini Usman Malami, *Economic Principles*, p. 57.

were mostly located at Rumbukawa, Binawa, Karaye and Anguwar Korino areas.²⁸² This was a unique urban development plan initiated by Bello as far back as the early nineteenth century when the region did not have any prior contact with Western civilization. There is no doubt that this policy had significantly boosted the Sokoto industrial revolution within the shortest time.

Balanced growth strategy theory in the twentieth century economic theories pioneered by Ragnar Nurkse (1907-1959) had since been discovered and implemented by Bello in the nineteenth century Sokoto Caliphate. One of the strategies adopted by the Caliphate leadership was to populate the area with a productive population and secured market places within and outside the metropolitan city of Sokoto. Available historical records tell us about the keen interest Bello attached to physical and administrative structures of the markets in his days.²⁸³ The origin and development of Sokoto market which was known as Bello market was traced to as far back as 1815 according to Malami²⁸⁴. Apart from the city market, other mini markets existed in different locations of the metropolitan city of Sokoto. These were meant to serve the immediate needs of the people of different localities. This strategy was not limited to Sokoto city alone; rather it was reflected in all other major cities throughout the Caliphate.

The structures of the markets were made in such a way that it encouraged all and sundry to actively participate in the markets. They were mostly located at easy locations considering the trade routes and availability of raw materials. The administrative organization of the markets was such that every occupational group had a leader who monitored the activities of his members. At a higher level, there was an overall inspector of the market (*al-Muhtasib*) who worked closely with his agents and possibly the occupational group leaders to ensure compliance with Islamic social and economic rules and order. This agency was responsible for supervising the market and ensuring quality control, elimination of *riba*, prevention of hoarding and monopoly and ensuring that products and services were delivered to consumers with the best quality. All these were in compliance with Bello's description of the role of the *Muhtasib* where he says:

His office (the *Muhtasib*) is particularly concerned with three kinds of cases. The first is those connected with reductions and deficiencies in weights and measures (*tatfi*). The second is those concerned with delay in settling debt, despite the fact that the debtor is able to settle it (*mumatalah*), and the prevention of women from mixing with men and the prevention of men - - from talking with women on the street, for if a woman is *mahram* (one of those prohibited to him in marriage) it is shameful and if she is not one of those prohibited, it is yet more shameful. And he should be content to discipline the offender in the first instance with a reprimand and forcible restraint, then with imprisonment and threat then with beating and public notoriety. Then he should exclude him from the Muslims'

282 See Hussaini Usman Malami, *Economic Principles*, pp.51-61, for details on this.

283 Hussaini Usman Malami, *economic Principles and Practices of the Sokoto Caliphate*.

284 Hussaini Usman Malami, *Economic Principles*, p. 59.

markets. And he should promote from among the pious people of the market and the craftsmen those who are known for their sincerity to the Muslims and seek their help against the rest so that they will inform him of their secrets so that nothing of their affairs is concealed from him, whether large or small. And he should look after the condition of his helpers. He should not appoint any one of them to a specific task such as weighing the bread or checking on the bakers, and so on, lest they corrupt him with bribery. But he should break up bread that is below the proper weight, or under-cooked and pour away anything adulterated, making himself responsible for this and not delegating it to his helpers. And he should order the baker and his like that every one of them should make a stamp with his name engraved upon it and imprint it on his bread so that the bread of everyone can be recognized by its sign, so that evidence can be established against him.²⁸⁵

One of the giant strides in industrial development policy by Bello was training of skilled manpower in the Caliphate. The labor policy that was introduced by Bello encouraged wider participation in commercial and other economic activities in the Caliphate. It is on record that Bello instructed his Emirs to promote and provide the crafts and skills that were indispensable in human life. The labor policy was much concerned with the improvement of welfare provision and other incentives to the craftsmen. Malami reports that the inhabitants of the Sokoto Caliphate under Bello were trained in different occupations and skills by the craftsmen. He further concludes that “this policy of labor training had its advantage. That is, it ultimately led to the economic progress of the metropolis.”²⁸⁶ In keeping with his policy and plans, Bello encouraged people to migrate to city centers, particularly the Sokoto metropolis, in order to make a strong economic community.

In appreciating the significant roles of the *Jihad* leaders’ policies and innovations to the economic development of the region, Tukur observes that:

It can be seen from the proceeding examination of the triumvirate’s writings that ‘the reform of the markets’ which they conceived subsumes administration actions which include constituting, regulating and perhaps physically improving markets, desisting from confiscations, seizures and illegal taxes and exaction as well as punishing officials who commit them, introducing and supervising fair, stable and regionally uniform measures and scales and finally regularizing creditor-debtor and principal-agent relations so that sharp and unfair practices may be curtailed.²⁸⁷

285 Muhammad Bello, *Al-Ghayth al-Wabl*, pp. 286-287.

286 Hussaini Usman Malami, *Economic Principles*, p. 58.

287 Mahmud Tukur, *Leadership and Governance in Nigeria*, p.169.

Regulation of Land, Labor and Human Capital and Related Matters under Muhammad Bello

Land is one of the most significant means of production in any economy. The *Jihad* leaders appreciated the value of land for the economic survival of the Caliphate and therefore attached keen interest on land administration right from the early days of the Caliphate in line with Islamic principles. Some books were specifically dedicated to address this topic while reasonable parts of other books were dedicated for that. Abdullahi ibn Fodiyo wrote a book titled *Ta'lim al-Radi Ahkam al-Ikhtisas bi Mawat al-Aradi* and Bello discusses the subject extensively in *al-Ghayth al-Wabl fi Sirah al-Imam al-Adl* and briefly highlights on it in his treatise to the first Amir of Bauch Ya'qub. He writes that "The supervision of barren land, (protected land) for grazing and the fiefs, the registry, *hudud* (prescribed punishments), and the office of *niqabah*" are part of leadership responsibilities²⁸⁸.

In line with the Islamic principles and for economic reasons, Bello classifies land into two broad categories namely; *al-aradiy al-kharajiyah* (taxable land) and *al-aradiy al-'ushriyyah* (*Zakahtable* land). By implication, the first category of land is the one that belongs to the state being used by individuals for a certain proportion to be given to the state (*al-kharaj*) as a premium for the utilization of its land. The *kharaj* is collected from individuals regardless of their faith and/or status. The proceeds of *kharaj* is one of the legal sources of public treasury in the Islamic system of governance as highlighted by Bello. This type of land includes; the land which Muslims have conquered according to the terms of a peace agreement by which the land belongs to them but the infidels live on it on condition of paying a specified land tax (*kharaj*) which they pay to the Muslims; the land conquered by force (*'anwah*) and which has been shared out or its people have fled from it out of fear of the Muslims; the land which the Muslims have conquered by force and which is divided up among those who have earned the booty. Then the Sultan asks them to abdicate it with their agreement or compensates them for it, and makes it a *waqf* (endowment) for the Muslims. In all the above situations, the payment of land tax is incumbent upon those who live on it, whether they are Muslims or *dhimmis*, because it is a rent and should be taken from Muslims and *dhimmis*. Bello opines that even if a non-Muslim reverts to Islam while his land was conquered by the Muslims and it was pronounced to be a *kharaj* land, the land remains as such and whoever works on it has to pay the *kharaj*.

The origin of *kharaj* on conquered land can be traced back to the time of the Prophet ﷺ when he conquered Khaybar (a Jewish settlement near Madinah) in the seventh year after Hijrah. He intended to sack them from the town after they were defeated but the Jews pleaded with the Prophet ﷺ to allow them remain and work on their farm land with the condition that half of the harvest would be given to the Prophet ﷺ as a tax in return.

288 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 251.

Thus, the Prophet approved their request and allowed them on the said condition.²⁸⁹ The practice remained throughout the life time of the Prophet as well as the Caliphate of Abu Bakr (the first Caliph after the Prophet, d. 12 AH) and early days of Umar (the second Caliph, d. 22 AH). When the Muslims conquered Egypt, Bilad al-Sham and Iraq during the Caliphate of Umar ibn al-Khattab, all the land was declared a *kharaj* land and tax was collected on them as revenue to the Muslim treasury.

The other category of land is not taxable as far as the *Shari`ah* is concerned. The only thing that is due for the state from such type of land is the ten percent of *Zakah* if the farmer is a Muslim. This category of land includes three types; the first of which is the barren land which the Muslims or one of them have rendered cultivatable from the beginning; the second type is the land, the owners of which converted to Islam without fighting and without a peace treaty concerning it with any Muslim army; the third is land which has been conquered by the Muslim army by force and divided up among those who earned the booty. These three classes of non-taxable land and what results from them by way of personal possession and landed property are subject to tithe and land tax is not levied upon them but the statutory tithe is taken from them as *Zakah* in corn and fruit, according to the well-known conditions relating to *Zakah*. And anything taken from them by way of land tax is tyranny and there is no justification for it. This is one of the bases of the Sheikh's condemnations against Habe rulers in his *Kitab al-Farq*.

Bello gave an estimate of the amount to be taken as *kharaj* from those who cultivate the taxable land in the Islamic state. From every *jarib* (ten sq. cubits) of vine ten dirhams; and from every *jarib* of wheat, four dirhams; and from every *jarib* of barley, two dirhams; and from every *jarib* of date palms, eight dirhams; and from every *jarib* of olives, twelve dirhams. He gives estimate of each *jarib* as ten *qasabah*, each *qasabah* is six Hashemite *Dhira`* (forearm), each *Dhira`* is six fists, *qabdah*, and each *qabdah* is four fingers and a *jarib* is a square measure of land between each of the sides of which are sixty Hashemite cubits, and it is what is called a *faddan*²⁹⁰.

However, these items that were mentioned by Bello in *al-Ghayth al-Wabl* and other works were not available in Hausaland or at best were not the common agricultural products in the land. Bello should have given examples with the locally produced items or give their equivalent with the foreign items he mentioned²⁹¹. This has been one of the roles for which Bello and other *Jihad* leaders were celebrated in discussing local issues at hand, even though they did not claim to be *Mujtahids*. For the successful implementation of this policy, scholars have given a guideline on the fair estimate of the local produce in order to arrive at the appropriate amount to be collected as *kharaj*.

289 The detail of the agreement is recorded by Al-Imam Al-Bukhari in his *Al-Jami` al-Sahih in kitab al-buyu`* and other collectors of Hadith also recorded it; Muslim, Abu Dawud, Al-Nasa'i, and Tirmidhi.

290 Muhammad Bello, *Al-Ghayth al-Wabl*, p. 251.

291 A. A. Gwandu, "A Pragmatic Approach to Fiqh...", pp. 10-44.

As for the tithe proportion collected on non-taxable land, the *Shari`ah* has clearly specified the detail. The Prophet ﷺ tells us that ten percent is collected from the total amount of the harvest at the end of the season after meeting certain conditions. The produce should be one of the items liable for *Zakah*; it has to reach the minimum amount of five ‘*awsuq*; and that it was watered by natural sources through rain or other means which do not involve extra effort by the farmer. According to the popular view among Muslim scholars, *Zakah* is only liable in items that meet two major conditions. First it has to be used as a foodstuff by the people and secondly it has to be a commodity that could be preserved for a long period of time. Al-Qardawi reports that “Malik and al Shafi’iy consider edibility and preservability as the necessary conditions for *Zakahtability* of agricultural products. Consequently, wheat, barley, corn, grain, and rice are all *Zakahtable*. ”²⁹²

For convenience and mutual coexistence among various social and economic groups living in the Caliphate, the *Jihad* leaders also divided land into two distinct categories; cultivated land and grazing land. This policy had a great impact on the economic development of the Caliphate as it gave a clear demarcation between the two major economic activities to mutually coexist with separate jurisdiction within the same political entity.

The labor policy that was developed in the Caliphate was meant to protect the right of every member of the community and create a conducive environment for wider participation. *Tanbih al-Sahib* is very relevant in discussing labor policy in Bello’s administration. First of all, Bello teaches us that the labor policy should not be limited to earning living for mundane life only because as Muslims, it is part of our religious obligation. It is therefore considered to be a means of seeking for Allah’s pleasure and prosperous life in the hereafter. On this basis Bello calls on all to be adequately educated on all that is related to one’s engagement for he is going to be rewarded or punished based on his compliance or otherwise to the teachings of the *Shari`ah*.²⁹³

Still in *tanbih al-Sahib*, Bello explains that it is a religious obligation for every Muslim to engage himself in a gainful employment in order to secure sustenance for oneself and one’s family.²⁹⁴ For one to engage himself in labor pursuit, it amounts to an act of *ibadah* in Islam and therefore he must abide by the general rules governing labor activities in Islam. If a Muslim complies with the Islamic teachings regarding labor activities, all his effort to earn a living is counted as a rewarding act. This implies that there should be a mutual relationship, understanding and trust between the employer and the employee with clear description of rights and responsibilities of both parties. Neither of the parties should oppress against the other party. The employee must be trustworthy and maintain trust throughout the contract and the employer should pay the laborer as soon as he

292 Yusuf al-Qardawi, *Fiqh al-Zakah*, p. 179.

293 Muhammad Bello, *Tanbih al-Sahib*, p. 23

294 Muhammad Bello, *Tanbih al-Sahib*, pp. 13-20

completes his work according to the agreement.²⁹⁵

We should bear in mind that Bello was living in a generation that did not witness significant technological advancement as we have today. The emphasis then was more on the ethical values and orientation of the labourers as a means of promoting high productivity. It was the quality of the labourers and their ethical orientation that was most significant in determining the quality and to some extent the quantity of production. The two parties were therefore encouraged to maintain mutual respect and compliance to the terms and conditions of the contract. The employer should be kind and fair to his employees as well as pay them their dues as soon as possible. The employees on their part should be diligent, sincere and truthful to their employer and carry out their duty to the best of their ability. Both must be just, fair and equitable to each other in all their dealings in order to keep to the command of Allah where He says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ بَحَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا.

O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allāh is Most Merciful to you (Q. 4:29).

In conclusion, this chapter examined the practical aspects of Bello's economic principles within the Sokoto caliphate historical context. This was with the view to highlighting the relevant aspects of the policy to the contemporary economic challenges. The chapter emphasized the relevance of *ribat* policy in the Sokoto caliphate's economic development under Bello. It recognized the potentials and prospects of the policy in tackling insecurity problems, provision of employment opportunities, mass literacy and rapid urban development throughout the caliphate as some economic legacies of the policy which are still relevant to current economic realities in Nigeria. Other issues discussed in the chapter included the caliphate labor policy, land tenure system and regulations of commerce and industries.

295 Muhammad Bello, *Tanbih al-Sahib*.

CHAPTER FIVE

LEGACIES AND RELEVANCE OF BELLO'S PRINCIPLES AND POLICIES IN THE ECONOMIC LIFE OF CONTEMPORARY NIGERIANS

Introduction

Discussions in the previous chapter reveal that the economic principles and policies anchored by Bello had made significant contributions in changing the economic fortunes of the Sokoto Caliphate within a short time of the history of the Caliphate. The policies were all inclusive, reflecting the needs of various aspects of the economy and the members of the society with sound moral background as a means of promoting economic values and ideals. The Caliphate achieved a vibrant economy that encouraged all to participate in productive economic activities as a means not only for survival in this world but as a religious duty. The normative economic philosophy of the Sokoto Caliphate promoted even distribution and utilization of resources among various classes of the society as the basic needs of all members were taken care of through various Islamic economic strategies.

This chapter reflects on the Nigerian economic setting as it affects individual members of the country with emphasis on the Muslim population. Various development plans that were carried out in the country with the aim of developing the economic life of Nigerians will be looked into. However, it is unfortunate that the vision of these plans remains a mirage as the country is still lagging behind in economic development. This is in spite of the enormous human and material resources endowed to the country and strategic market base which puts Nigeria at a better economic advantage. In spite of the huge resources the country has, Nigerians remain among the poorest people in the world according to most of the national and international indices. This paradox of 'poor Nigerians in a rich Nigeria' is the main theme of this chapter with emphasis on Muslims economic realities in the Nigerian context. Relevant aspects of Bello's economic policies are highlighted in this chapter with a view to providing solutions to the current economic challenges in Nigeria.

Legacies of Bello's Economic Policies in the Sokoto Caliphate

Bello's economic principles and practices were clearly meant to ensure the provision of basic life necessities to all his subjects within the limit of the *Shari'ah* in a way that would not jeopardize the fate of the believers in this world and in the hereafter. In *Jala'al-Sudur*, Bello cautions that one must consider his sources of earning as well as his ways of spending and make them in consonance with the *Shari'ah*, otherwise his economic affluence becomes an *istidraj* (seducement). He warns that; "We have gathered wealth without caring from where we earned it and if we spend it in the wrong place; we

have contradicted our knowledge through our deeds.”²⁹⁶

Thus, in *Jala' al-Sudur*, Bello warns against accumulation of wealth without recourse to the provision of the *Shari'ah*. As far as his principles are concerned, the issue of economic development is not only assessed by material affluence, but rather by two measures; one, material affluence and second, level of compliance with Islamic ethics and economic norms. Over this, Bello quotes the Hadith of the Prophet ﷺ in which he says:

لَا تَزُولُ قَدَمَا عَبْدٍ حَتَّى يُسْأَلَ عَنْ عُمُرِهِ فِيمَ أَفْنَاهُ؟ وَعَنْ عِلْمِهِ فِيمَ فَعَلَ فِيهِ؟ وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ؟ وَفِيمَ أَنْفَقَهُ؟ وَعَنْ جَسَدِهِ فِيمَ أَبْلَاهُ.²⁹⁷

The feet of a servant will not move an inch on the Day of Judgment until he/she is asked about four things: His age and what he did with it; his knowledge and what he used it for; his money, how he earned it and how did he spend it; and his body and what did he do with it.

This was the basis on which Bello designed the Caliphate's economic principles and operational guidelines. From the above, we come to understand that Bello's economic philosophy does not support wanton accumulation of worldly materials without recourse to religious provisions which seek to remind every single individual to prepare for the day of accountability.²⁹⁸ However, at the same time, he was very keen in ensuring that every member of his territory could afford to get the basic needs of his life. These were his points of emphasis when he speaks on economic issues as a public officer and a leader. But when he speaks as an ordinary Muslim, he gives preference to an ascetic life style which discourages Muslims from the wanton seeking after worldly materials.²⁹⁹

For the overall economic interest of the Caliphate, the *Hisbah* department was empowered to protect the economic environment to ensure compliance with the Islamic principle of wealth acquisition. Other necessary components needed for economic development in the Caliphate such as security of life and property, decent business environment, well trained and disciplined labor were vigorously pursued by Bello. He also directed all his governors to ensure the same in their domains. Having established state economic agencies and institutions in the Caliphate, the citizens were also oriented on the best Islamic ethics in economic pursuits.

296 Muhammad Bello, *Jala' al-Sudur*, in *Selected Writings of Sultan Muhammad Bello*, vol. 1, p. 8.

297 Muhammad Bello mentions the Hadith in *Jala' al-Sudur*. The Hadith was transmitted by Al-Tirmidhi in *Al-Jami' al-Sahih*, *Abwab Yawm al-Qiyamah*, *Babu Sifatu Jahannam*. Hadith No. 2417.

298 See for example Bello's work "*Al-Nasihah al-Wadi'ah fi Bayan anna Hubb al-Dunya Ra's Kulli Khati'ah*" which is still in manuscript form and "*Jila' al-Sudur Amma Yakhtaliju min Sada' al-Ghurur*" in *Mukhtarat*, vol. 1, pp.

299 Muhammad Bello, *Jala' al-Sudur*, in *Selected Writings of Sultan Muhammad Bello*, vol. 1, pp. 30-32.

Some of the major principles upon which Bello developed the Caliphate's economic ethics and philosophy in the minds of the citizens include Allah's consciousness (*taqwa*) in all dealings, wisdom (*hikmah*) and flexibility in choice and preference, justice and fairness (*'adl*) for everybody in all transactions, truthfulness (*sidq*) in words and deeds, fulfilment of promise (*al-wafa'*), honesty and sincerity (*'amanah*), moderation (*iqtisad*) in life particularly when one is in a leadership position and kindness (*al-ihsan*) to associates and relatives. On the other hand, there are certain unethical behaviors that are anti economic and social development in any human society or nation which were condemned by Bello and other leaders of the Caliphate. These include fraud (*ghishsh*), greediness (*hub al-nafs*), extravagance (*tabzir*), pride (*fakhr*), meanness (*bukhl*), hoarding (*ihhtikar*), envy (*hasad*) and cheating (*zulm*)³⁰⁰.

A combination of the above *Shari'ah*-oriented values and removal of unethical human behavior produced a new economic philosophy in the Caliphate based on Islamic ethics and ideologies. This gave way to a new socio-economic system in the land with a long-lasting effect on the populace. The economy had grown rapidly as there were changes in the life pattern of the entire West African region, new production pattern was evolved and the quantity and quality of production went up. Hugh Clapperton (1788-1827) and other western explorers who visited the West African region in the nineteenth century after the consolidation of the Sokoto Caliphate had testified to the economic development throughout the Caliphate³⁰¹.

People were mobilized from different backgrounds and corners to move to areas that had economic potentials in order to bring rapid socio-economic development to the Caliphate. This was achieved through the *Ribat* and other urbanization policies and strategies. Thus, new settlements were established along major routes like Sokoto, Kaura Namoda, Tsafe, Maru, Tambuwal, Dogon Daji, and Sifawa. Having established such *Ribat* settlements, Bello systematically encouraged people of different backgrounds and different professional groups to move and settle therein. Chafe informs us that "When Bello founded Sokoto, he urged occupational groups, most of whom had moved from Alkalawa and other Rima basin areas, to settle in various parts of the city."³⁰²

The legacies of Bello's economic policies remain alive until the present time but with certain levels of distortion and deviation from the ideal principles. In Sokoto town, there still remain certain professions and other economic sites that got their origin from Bello. Examples of these are numerous quarters that were established for certain professionals such as Korino, Masassaka and Marina. There is still a remnant of Bello's poultry farm at

300 Details on these principles are spread in Bello's various works such as *Tanbih al-Sahib, Usul al-Siyasah, Al-Ghayth al-Wabl, Kitab al-Tahrir fi Qawa'id al-Tabsir* and *Jala' al-Sudur*.

301 See Hugh Clapperton, *Hugh Clapperton into the Interior of Africa: Records of the Second Expedition 1825-1827*. Leiden: Koninklijke Brill NV, 2005, pp. 206-267.

302 Chafe, *State and the Economy in the Sokoto Caliphate*, p. 81.

Karandai as well as his sugarcane farm in Danbara³⁰³. Places like Runjin Sambo, Gidan Bango and Gidan Maituta were established by Bello for economic purposes which served as a large-scale agricultural settlement in Sokoto³⁰⁴. Gidan Maikara, Sagin Lemu and Garin Maidaji were established for granulated sugar refinery and orchard respectively³⁰⁵. The land tenure system was reformed in line with the teachings of the *Shari`ah* so much that it gave room for wider participation in the sector. New seedlings and techniques were introduced to the land by Bello³⁰⁶. Raw materials were produced in abundance at different parts of the Caliphate with varying capacities depending on the potentials of the area. Food crops, such as *dawa* (guinea corn), *gero* (millet), *wake* (beans) were the primary products in almost all parts of the Caliphate. Tubers like *doya* (yam), *dankali* (potato) and *rogo* (cassava) were also available in most parts of the Caliphate. Cash crops were also cultivated in different parts of the Caliphate with varying degrees of quantities and types from one area to another. Crops such as *auduga* (cotton), *ridi* (semseme), *duma* (bottle gourd) and *lalle* (henna) were cultivated in different parts of the Caliphate for domestic and commercial purposes. Most of these products and their usages were known to the people of Hausaland even before the advent of the nineteenth century *Jihad* but a lot of improvements were made on the existing knowledge and practices.³⁰⁷

With the emergence of the Sokoto Caliphate, the long-standing history of trade and commercial activities in Hausaland was promoted to the next level. Aspects of change and progress in this sector include introduction of new commercial roots with improved security and easy access to commercial centers for the merchants from one corner to another throughout the Caliphate. Mahdi Adamu examines the impacts of the *Jihad* to the expansion trade and commercial activities in West Africa. New roots that were created by the *Jihad* include Kano to Kanem-Borno Empire through Hadeja, Jama'are, Katagum and Misau axis; Kano and/or Zaria to Bauchi down to Adamawa root; Bauchi to Lafia and Keffi through Wase; Zaria to Lafia and Lokoja root and beyond. Others include expansion to Yoroba land.³⁰⁸ This brought about a rapid increase in population and diversity of their areas of economic interests and experiences from far and near. New products and services were introduced to the area as a result of new policies that were introduced by the Caliphate. Some of the new services in the commercial sector include the introduction of *Hisbah* as a regulatory agency in commercial and other economic activities of the Caliphate. As far as the author knows, there is no historical record on the existence of *Hisbah* as a government agency in the land prior to the advent of the *Jihad* movement.

303 Sheikh Muhammad Harshi son of Sheikh Muhammad Bello Gyelgyel was interviewed in his residence in Sokoto near Kofar Taramniya in the ancient city of Sokoto on the 3rd December, 2018.

304 For detail on this refer to Malami, *Economic Principles...*, pp. 51-53.

305 Malami, *Economic Principles...*, p. 51.

306 Hussaini Usman Malami, *Economic Principles...*, p. 51.

307 Hussaini Usman Malami, *Economic Principles...*, p. 51.

308 Mahdi Adamu, *The Hausa Factor in the History of West Africa*, Zaria: ABU Press, 1978, pp. 91-109.

Bello was interested in anything that improved the economic well-being of the people of his domain. He is believed to have introduced several innovations in agriculture and other economic sectors. Certain economic and/or medicinal trees were discovered and introduced by Bello to the people of Hausaland as discussed earlier in this book. He achieved this through studying books of previous scholars and wide consultations with scholars from far and near on prevalent health issues that were in his domain and trying to provide their solutions in the local context. Some economic and medicinal trees were known with different names in other parts of the world while others were not available in Hausaland. Bello had, therefore, tried to find solutions to the above problems for his people in a number of his writings some times by identifying certain plants and their local names if they existed in the land, like in the case of Senna Plant³⁰⁹ and some-times by identifying an equivalent plant that could serve the same purpose with another that had been discovered by previous scholars in other parts of the world right from the time of the Prophet ﷺ. This singular effort of *Amir al-Mu'minin* had multiple economic benefits for the overall development of the Caliphate. Herbalists have been very prominent in pre-*Jihad* Hausaland mostly using herbs as a source of medicine. Even after the Jihad, they remained very important to people and made a source of living from the use of herbs for medical purposes. This, in other ways, has also led to the development of herbal medicine for health and economic purposes in the Caliphate as it reduced people's reliance on soothsayers and magicians who dominated the medicinal profession prior to the advent of the *Jihad* movement.³¹⁰

In *al-Tibb al-Hayyin fi Auja`i al-`Ayn*³¹¹, Bello stresses that he would only concentrate on describing the plants that were easily available in the land. Thus, he substitutes some plants that were difficult to get with ones that were available and had the same medicinal values with the ones discovered by other authorities in other parts of the world. Bello's contributions to medicine are enormous and have direct bearing on the economic well-being of the Caliphate. According to Malam Abubakar Musa³¹², Bello has about twenty books written on different aspects of medical science and health education.

In the area of agricultural development, Bello was specifically praised for introducing new techniques and products to the people of the land. He was also merited for introducing and promoting certain agricultural extensions and services in the Caliphate. Malami summarizes Bello's contribution in the following words:

Muhammad Bello in one way or the other adopted various strategies for

309 Muhammad Bello's "*Al-Qawl al-Sina fi Wujub al-Tamashshi bi al-Sina*" is a good example on this. In it, Bello identifies the plant in Central Sudan and its names in Hausa, Fulfulde and Tuareg languages.

310 See Chafe, *State and the Economy in the Sokoto Caliphate*, pp. 158-159.

311 This is one out of many books written by Bello on common diseases that were prevalent in the land while he was the Caliph. The book is available in manuscript form.

312 Malam Abubakar Musa was a PhD candidate writing on the contributions of Muhammad Bello in medical science at Usmanu Danfodiyo University, Sokoto (UDUS).

the development of agricultural sector in the metropolis. He was very much interested in bringing improved farming techniques and methods. It was said that he introduced sugarcane for the production of granulated brown sugar. He also established a sugar refinery at Gidan Maikara. In addition, he introduced cassava, the herb (sic), economic trees and pomegranates in Sakkwato. The method of irrigation using fulcrum and bucket-shaduf was introduced by him.³¹³

Nigerian Economic and National Development Plans at a Glance

Nigeria is the most populous nation in Africa with an estimated population of about two hundred million people and land mass of about 923,769 square kilometers (made up of 909,890 square kilometers of land area and 13,879 square kilometers of water). Nigeria was predicted to be one of the leading economies of the world soon after her independence considering her huge resources. Thus, various National Development Plans were proposed in the country right from the early days of her independence from Britain with economic development as the focal point of all the plans and visions. The First National Development Plan (1962-1968), was designed to put the economy on accelerated growth by promoting agricultural and industrial development as well as training of high-level and intermediate manpower³¹⁴. The Second National Development Plan was referred to as “Oil-boom development plan”³¹⁵ (1970-1974) and the Third National Development Plan (1975-1980) was dedicated to reconstruction and rehabilitation of the infrastructures that were destroyed during the civil war. This period witnessed massive investment of resources in the rehabilitation and construction of new infrastructural facilities. These could have been achieved through increased real income of the average citizens, even distribution of income among citizens and various socio-economic groups, reduction of unemployment and underemployment rates, training of high skilled manpower and developing economic potentials in various geographical areas in the country.

The Fourth National Development Plan, like the previous ones, was made to be an instrument for harnessing the country’s resources for the benefit of her people. In the middle 1980s the National Development Plan was substituted with a new approach to development with a series of innovations in public and economic sectors under the Structural Adjustment Program (SAP). The program was initially meant to last for two years from 1986 to 1988 but failed to achieve its desired objectives and therefore it was extended to last until 1990. This was followed by another series of plans, Rolling Plans, in order to consolidate on the achievements that were assumed to have been recorded under the Structural Adjustment Program (SAP). However, the reality was that the

313 Malami, *Economic Principles...*, p. 51.

314 Jake Okechukwu Effoduh. “The Economic Development of Nigeria from 1914 To 2014”. On <http://www.casade.org/economic-development-nigeria-1914-2014>. Accessed on 12th January 2019.

315 Jide Ibietan and Oghator Ekhosuehi, “Trends in Development Planning in Nigeria: 1962 to 2012”. In *Journal of Sustainable Development in Africa* (Volume 15, No.4, 2013), Clarion University of Pennsylvania, Clarion, Pennsylvania.

successes recorded were nothing to show off. The country sought for a new approach in its quest for development and introduced a plan that was designed to last for fifteen to twenty years as against the previous plans that were designed on short term basis of four to five years. Vision 2010 was launched in 1991 with the hope that the private sector would be very active, within a market-oriented, highly competitive, broad-based and private sector-driven development process. The vision was later discarded because it could not be achieved at the expiration of its time. The National Economic Empowerment and Development Strategy (NEEDS) of 2004 was the next development plan. This was a home-grown poverty reduction, value-reorientation and socio-economic development strategy for the country. It was followed by yet another series of visions targeting 2020: that is Vision 20:2020. The main objective of this upgraded vision is to make the Nigerian economy vibrant and competitive among the best twenty economies in the world. This will make the Nigerian economy move side-by-side with the economies of other countries such as Japan, China and Brazil, from its previous position of 41st in the last ten years. According to the document, 6,000 Megawatts (MW) of electricity would have been achieved by December 2009, 20,000 Megawatts (MW) by December 2015 and 35,000 Megawatts (MW) by December 2020³¹⁶.

Unfortunately, in all the development plans, there is less reflection on morality and character in our quest for national development to achieve the visions. This is, however, with the exception of the fourth National Development Plan, National Economic Empowerment and Development Strategy (NEEDS). All the plans ignore the moral aspect of Nigerians as a factor in human development nor do they all have regard for religious values as a tool for national development. Nigerian economic development is far from making the above plans a reality as we shall see below.

In spite of all these plans and the long period of time they took, all human development indices do not show Nigeria as having made significant progress to meet its target by the end of December 2018. World University ranking, for example, does not see any Nigerian University as having been making significant progress to be in the ranking. In fact, according to the Center of World University Ranking, none of the Nigerian universities made the list of first one thousand best universities in the world as at the first quarter of 2021.³¹⁷ The levels of out of school children are still high in Nigerian streets so much that according to a study, Nigeria has the highest number of out of school children all over the world. Over thirteen million children of 5-14 years of age do not attend formal schools and only 61% of school going age attend schools regularly. It is more disturbing that the situation is more critical in the northern part of the country with merely 53% attendance rate. The girl child is the most deprived in this area with net attendance rate of 47.7 and 47.3% in the north-east and north-west respectively.³¹⁸

316 Vision 20:2020, a Plan of Nigeria National Planning Commission, December 2009.

317 <https://cwur.org/2020-21.php>, Retrieved on 15/03/2021.

318 www.unicef.org/nigeria/education Retrieved on 22/03/2021

This implies that more than half of school going age girl children do not attain basic education in the regions.

Common killer diseases such as polio, malaria, tuberculosis are rampant in Nigeria killing people on a daily basis. Malnutrition and infant mortality rates are very pathetic in the country. These problems persist as a result of failure to implement the plan due to indiscipline, bribery and corruption in public and private life that remain the cankerworm that has been killing the fabric of Nigerian society. The focal point of the plans is economic development without recourse to the true and broader meaning of development and prosperity (*al-falah*) which goes far beyond the boundary of economic development.

One of the defects of the plans is its failure to address the economic problems from their roots and reflect on the existing local economic reality. The Nigerian masses over the years were hardly carried along in the plans that were meant for their development. The architects of the plans mostly adopt what are obtainable in other countries that may not have things in common with Nigeria and neglect crucial issues unattained to. Nigeria copies what is obtainable in developed countries and tries to implement it in it in spite of her decayed infrastructure and conflicting social and moral orientations. The fantasy and fancy of our national plans keep on changing names and styles with little or no achievement to show for it.

The different styles and approaches to poverty alleviation strategies being implemented by various regimes and different government agencies can hardly impact on the economy with a decayed infrastructure. One can understand from Bello's policy that the most important things a nation does to boost its economy are two; provide security of life and property as well as provide infrastructure and basic social amenities. Thus, one needs to refer to Bello's instructions to his governors in *Usul al-Siyasah* and reflect well on them in order to properly plan our national development agenda.³¹⁹

In his revenue allocation formula, Bello always stressed that the provision for security takes priority over and above any other state expenditure. This is because without security, no human society will develop.

One of the impediments of economic prosperity is the involvement of high rates of interest in most of the financial interventions through these economic policies. In Islam, interest is totally prohibited in all transactions. Allah warns Muslims that any transaction that involves interest will not be sustained as there can be no *barakah* (spiritual blessing) in it. Allah says in the Qur'an:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ وَالَّذِي لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Allah will destroy *Ribâ* (usury) and will give increase for *Sadaqât* (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners (Q. 2:276).

319 Refer to Bello, *Usul al-Siyasah*, p. 34.

Economic Realities in Nigeria and Lessons from Bello's Principles and Practices

Reflections on Muslim life in Nigeria today indicate a negative experience in their socio-economic life. Most of the Muslim populated areas are in abject poverty as well as social and economic disorder. Most of the economic indices do not show favorable conditions among Muslim families, out of school children, malnutrition and unsecured environment, child and infant mortality, wide spread of common killer diseases such as typhoid, malaria, polio and Vesico-Vaginal Fistula (VVF), low per capita income, high poverty rate, and child labor; unemployment and underemployment are common features of the Muslim populace. It is worrisome that, according to 2010 data, the Muslim dominated northern states lead the poverty index with Jigawa state having the highest percentage of 88.4% poverty rate and Imo state with the lowest rate of 39.5% percent³²⁰. It is worrisome that, north eastern and north western states, where the Muslims are predominant, have the highest percentage of 52.5% and 50.9% out of school children respectively as at year 2008.³²¹ This is in comparison with the south western region that has only 8.2% of out of school children at the same time. Although there are some improvements in recent times, the situation is still worrisome. The regions also lead the country in the poverty rate with 77.7% and 76.3% in the north east and north west respectively while the southwest has the lowest rate of 43.6%.³²² Mortality rate as a result of common killer diseases is also more endemic in the northern than the southern part of the country.

Analyzing the poverty rate in Nigeria, Karwai³²³ mentioned two major types of poverty that are prevalent in Nigeria namely: natural poverty and self-imposed (artificial) poverty. He paid more attention to the self-imposed poverty because, according to him, human being does not have much to do about the first type of poverty. According to him poor education is one of the major causes of poverty among Nigerians. Other factors include lack of trust and commitment to economic life, poor business training and feeling too big and pride among many youths as many of them prefer to remain idle instead of engaging themselves in small scale businesses. In his response to a question on major causes of poverty among Nigerian Muslims, Umar Sani Fagge³²⁴ maintained that lack of Islamic education among Muslims, selfishness, obsession with materialism, poor moral background and lack of trust among people are some of the factors responsible for widespread poverty. He also mentioned the skyrocketing of prices of goods and services as another cause of endemic poverty in Nigeria.

320 National Poverty Rates for Nigeria by National Bureau of Statistic on <https://www.nbs.gov.ng> Retrieved on 19th March, 2019.

321 "Global Initiative on Out of School Children", UNESCO Publication, 2012 available on <http://uis.unesco.org>, retrieved on 24th March, 2021.

322 Yemi Kale, "The Nigerian poverty profile Report 2010", Press Briefing by the National Bureau of Statistic availabl on <https://www.nbs.gov.ng> Retrieved on 19th March, 2019.

323 Sulaiman Yusuf Karwai, a Professor of Accounting at ABU Zaria, was interviewed in his house at No. 435 Dorayi Kano on the 31st of December, 2018.

324 Dr Umar Sani Fagge, a renowned Islamic Scholar in Kano, was interviewed at his residence in Fagge, Kano on 12th December 2018.

However, according to Wali Sambo Junaid³²⁵, two factors are responsible for the spread of poverty among Nigerians: these are poor moral orientation among the citizens and corruption in public affairs. Corruption according to him gives easy access to public funds to few individuals at the expense of the majority. On his part, Hussaini Usman Malami³²⁶ opined that the problem is as a result of two things namely: leadership and societal failure and new economic life pattern adopted from the West which does not suit our life pattern, belief and culture.

From the above submissions, it could be deduced that the major causes of poverty among Nigerian Muslims are two; poor education (ignorance) and attitudinal problems. Ignorance is the major hindrance to human development because it denies a person rational thinking to put his/her resources into proper use. It also denies him/her the skills to utilize the resources and manage his/her wealth in a better way. The type of education needed in this respect is the one that will expose people to the proper way of harnessing God-given resources with which they are endowed. This, therefore, calls for a need to redefine the concept of education in our national development plans to emphasise skills as a major target in the school curriculum. The other hindrance to economic development in Nigeria is attitudinal problems which often give birth to laziness, corruption, deceit, fraud, lack of commitment, extravagance and many other economic related problems.

Going through various economic activities, one can observe a lot of illicit transactions, frauds and un-Islamic practices that are rampant in Muslims' economic life in Nigeria. In a study tour I carried out to some market places in Bauchi, Sokoto and Kano States³²⁷, I have identified different types of transactions that were prohibited by the *Shari'ah* which are prevalent in the markets. For example, *tare* (going out of the market place by some marketers and/or their agents to strategic routes in order to hijack commodities before their arrival to the market place) is common among food vendors ('*yan hatsi* or *ma'auna*) and cattle marketers ('*yantike*). This includes the situation whereby some dealers or their agents go out of the market place to strategic routes to negotiate with people coming to sell their animals in the market. It is also common in the markets that many of the marketers sell what is not legally in their possession (*bay`ma laysa indak*) which is *haram* in the *Shari'ah*. This is particularly common in the central markets visited. Deceitful activities are also prevalent from both the buyers and the sellers sometimes.

325 Wali Sambo Junaid who is the Waziri of Sokoto and a Professor of Arabic at Usmanu Danfodiyo University Sokoto, was interviewed in his Palace in Sokoto on 15th August, 2018.

326 Hussaini Usman Malami, Professor of Economics at Usmanu Danfodiyo University Sokoto, was interviewed in his office on 14th August, 2018.

327 Some of the markets visited in these states are; Sokoto Central market in Sokoto North Local Government Area in Sokoto state on Monday 13th August, 2018, Dawanau market in Kano state on Tuesday 11th December, 2019, Darki market in Takai Local Government Area in Kano State on Thursday 13th December, 2018, Bauchi Central Market, Bauchi on 10th January, 2019, Soro market in Ganjuwa Local Government Area in Bauchi State on Saturday 12th January, 2019, Tulu market in Toro Local Government Area in Bauchi State on Thursday 17th January, 2019.

Selling fake property or using fake currency is also another prohibited act that is common in Nigerian markets. Some marketers dupe Nigerians through counterfeit products by reproducing a good product in a substandard manner without differentiating the original from the fake one. This is common in almost every product that is imported to the country according to media reports. Job Osazuwa observes that “Every day, the media space is awash with stories of fake drugs, foods and other consumables being manufactured, imported and sold to unsuspecting members of the public.”³²⁸ Based on newspaper reports and analyses, hardly would one find any product that is of high demand in the markets that does not have a fake version of it.

Though there are agencies whose responsibilities are similar to that of *hisbah* like the National Agency for Food and Drug Administration and Control (NAFDAC), the Standards Organization of Nigeria (SON), and the Nigerian Customs Service (NCS), who have the job of regulating what comes into the country, importers of fake products have continually managed to flood the market with fake products. This happens as a result of corrupt tendencies from government officials or sheer negligence of duty by those who are responsible for tackling the menace. African representative of SC Johnson Limited, an international company, Mr Oghale Elueni blames the regulatory bodies such as SON of not living up to expectations. According to a newspaper report:

He blamed regulatory agencies, such as SON, saying the failure of the agency was the reason for the sales of fake products in Nigeria. He added that the organization also frustrates the efforts of manufacturers by willingly refusing to act on complaints against fake product importers brought before them. “When you take a report to them, you find out that it takes as long as six months before they work on your complaints, at which time the importers of the product would have been alerted. SON is empowered to fish out and impound fake products, but they still do not live up to this.”³²⁹

In the area of service delivery and payment of entitlements to employees, the author observes that many people are not conscious of how they deliver their services to their employers in the public and private sectors. In the same manner, many employers do not care about the rights of their employees and paying them their entitlements as and when due. It is common in public offices in Nigeria that many employees do not maintain discipline, dedication, transparency and commitment to their primary responsibilities. Many of the civil servants working with certain departments and government agencies do not show up in their offices to render their primary assignments, for which they are employed, with diligence and full commitment. Particularly, at local government levels, civil servants abscond from office completely or for a long period, yet they do not hesitate

328 Job Osazuwa, “Why Fake Products Thrive in Nigeria”, a newspaper article in *The Sun Newspaper* of 8th January, 2019 accessed online www.sunnewsonline.com on 22nd May, 2019.

329 David-Chyddy Eleke, “Burden of Fake Products”, a newspaper article in *This Day Newspaper* of 2nd April, 2018, accessed online via www.thisdaynewspaperonline.com On 20th July, 2019.

to receive salaries for the work they refuse to render without any reason or approval from their employers.

These attitudes of both the employers and the employees constitute a serious economic offence in the *Shari`ah* as a result of which the economic life may be in shambles. The attitude of the employees discussed above amounts to *al-tatfif* which Allah condemns in the Qur'an thus:

وَيْلٌ لِّلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ (٣) أَلَا يَظُنُّ أُولَٰئِكَ أَنَّهُمْ مَبْعُوثُونَ (٤) لِيَوْمٍ عَظِيمٍ (٥) يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ.³³⁰

Woe to *Al-Mutaffifin* [those who give less in measure and weight decrease the rights of others], Those who, when they have to receive by measure from men, demand full measure, and when they have to give by measure or weight to men, give less than due. Think they not that they will be resurrected (for reckoning), On a Great Day, The Day when (all) mankind will stand before the Lord of the 'Alamîn (mankind, jinns and all that exists)?

Tatfif in the above verses and others similar to them in the Qur'an are not limited to weighing and measuring. It goes far beyond that to include any service that is not rendered properly. Al-Imam al-Qurtubi reports that according to some scholars, *tatfif* includes the situation whereby a Muslim fails to observe *Salah* in its proper manner.³³¹ It was also reported that Imam Malik opines that in everything there is *wafa'* (accomplishment) and *tatfif* (negligence). It is one of the most grievous sins in Islam as a result of which the people of Shu'aib (عليه السلام) were destroyed. The Prophet has equally warned his *ummah* against *tatfif* and its consequential effect on the economic and spiritual life of the *ummah*. In a Hadith, Ibn Abbas reports that the Prophet ﷺ said:

خمس بخمس ما نقض قوم العهد إلا سلط عليهم عدوهم وما حكموا بغير ما أنزل الله إلا فشا فيهم الفقر ولا ظهرت فيهم الفاحشة إلا فشا فيهم الموت ولا طقفوا المكيال إلا منعوا النبات وأخذوا بالسنين ولا منعوا الزكاة إلا حبس عنهم المطر³³²

Five (consequences are outcome of) five, once the people violate the agreement their enemy is imposed on them, when they rule with anything other than what Allah has revealed poverty escalates among them, when immorality manifests from them death increases among them, when they decrease the scales and measures they are denied fruits of their plants and when they refuse to give out *Zakah* they are tested with famine.

In several other passages of the Qur'an, Allah emphasizes the gravity of this offence because it is one of the Ten Commandments mentioned in the Qur'an (*al-An'am*: 152). Fulfilment of measure and scale is mentioned alongside command with *ibadah* by Shu'aib (عليه السلام) to his people in (Qur'an, *al-A'raf*: 85). It is mentioned alongside other capital sins like *zina*, infanticide and consumption of *riba* in the Qur'an (*al-Isra'*: 29-35). It is

330 Qur'an, *al-Mutaffifin*: 1-6.

331 Abu Abdillahi Al-Qurtubi, *Al-Jami' li Ahkam al-Qur'an*, vol. 19, p. 251.

332 Al-Suyuti, *Al-Jami' al-Kabir*, Hadith No. 12274

also mentioned immediately after mentioning the revelation of the Book and the criterion *al-mizan* (Qur'an, *al-Shura*: 17). Other verses that speak about the consequences of *tatfif* include *Al-Rahman*: 7 and *al-Hadid*: 25.

It is unfortunate however, that in spite of these series of warnings from the Qur'an and the Sunnah of the Prophet ﷺ, many food vendors in different localities in the areas visited engage in the most common forms of *tatfif* which was prohibited in the *Shari'ah*. This takes different manifestations at different levels in the markets. Some dealers usually re-package their commodities after purchase in the market. Subsequently, they use smaller sacks in order to increase the quantity of their commodities while deceitfully giving the impression that it is of the same quantity with the market brand. Some of the dealers go to the extent of mutilating the sacks by pouring them in boiled water in order to reduce their size, thus increasing the quantity of the commodity and putting the customers at the receiving end. It is also common among some marketers to mix up good and rotten commodities and present it to the buyers as a good brand and selling a fake or expired product in the name of the original one. Right from the harvesting time in the farms, some farmers deliberately mix up the food items with trash and other substance as a way of increasing the quantity of their product to deceive the market community. In a similar manner, some farmers alleged that fertilizer dealers rebrand the packages and mix up the fertilizer with sand in order to increase the quantity of bags. This is just a highlight of many forms of *tatfif* that is prevalent in different economic activities in Nigeria.

On the area of *Zakat* giving as one of Allah's dues in Muslims' wealth, available records from the department of *Zakah* and *Waqf* in Bauchi State *Shari'ah* Commission and that of Kano State *Zakah* and *Hubs* Board show that only a few among wealthy Muslims give out *Zakah* in accordance with the teachings of the *Shari'ah*. Malam Yakubu Gero³³³ of Bauch State *Shari'ah* Commission reveals that only a few people among the rich, mostly the farmers, take their *Zakah* to the commission or invite the commission to supervise or witness the disbursement of their *Zakah*. But the majority of the wealthy people, according to him, do not involve them in the process of estimation of the due amount of *Zakah* and its disbursement to the beneficiaries if at all they give it out.

However, some wealthy individuals prefer to give out their *Zakah* directly or through certain scholars or religious organizations they are inclined to instead of giving it to the Commission that is empowered by the government to take charge of collection and disbursement of *Zakah*. Malam Gero reveals that some wealthy individuals, instead of giving the *Zakah* to its legal beneficiaries that are specifically mentioned in the Qur'an, take charge of spending the money on some religious services like building or renovation of mosques, Islamiyyah Schools and sometimes sponsoring individuals for *Hajj* and/ or *Umrah* trips. However, this practice is not in consonance with the teachings of the *Shari'ah*.

333 Malam Yakubu Gero is the Director *Zakah* and *Waqf* Department of Bauchi State *Shari'ah* Commission, Bauchi. He was interviewed in his office on Thursday 14th March, 2019.

In all these cases, there are problems as far as the *Shari`ah* provision is concerned. One of the problems is spending the *Zakah* on an area that is not approved by the *Shari`ah* or giving it to a wrong person who does not belong to the eight categories of people that are specified in the Qur`an, (*Al-Tawbah*: 60) as the recipients of *Zakah* in Islam. It is also wrong in the *Shari`ah*, as far as Bello is concerned, to take the *Zakah* out of the immediate community within which it was collected unless there is a genuine reason justifiable in the *Shari`ah*. Over this, Bello says:

... *Zakah* should be paid to the poor and to the needy and those who collect them, and to those whose hearts are to be reconciled, and in the ransoming of captives and in redeeming debtors and in the way of God and for the benefit of the wayfarer. And it should be paid out completely in the place where it becomes due if there are those who are entitled to it there. Otherwise, it should be transferred to the nearest place where those entitled to it are to be found.³³⁴

On this note, there is need for the wealthy individuals, religious scholars, community leaders and government agencies to jointly work towards reorienting the society on Islamic provisions on the importance of *Zakah* in alleviating poverty among the *ummah* and the best way to carry out this obligation. Those who are saddled with the responsibility of disbursing the *Zakah* and the recipients of the *Zakah* should be oriented on the importance of reinvesting the funds of *Zakah* by individual recipients and the Commission if the situation warrants for that. This is a way of producing more people to give out *Zakah* and reducing the number of its recipients.

Waqf (endowment), which was a crucial economic agency in the provisions of certain socio-economic services throughout Muslims history, is almost none existent in the minds of many Nigerian Muslims because most of them do not know anything about its provision in Islam. The institution that played a leading and major role in infrastructural development and provision of many socio-economic and religious services in the past is obscure among the Muslims in Nigeria today. This has a negative effect on the *ummah* leading to slow levels of economic development among Muslims. In the past, the wealthy Muslim individuals and societies used *waqf* funds to finance different projects and programs that were meant to improve the quality of life and economic condition of the society.³³⁵ They used it to finance road construction projects, water provision, and lodgment to accommodate travelers, particularly the pilgrims, welfare for orphans, widows, destitute and other less-privileged in the society.

The *waqf* fund was also used in the construction and maintenance of places of worship and schools, health care provision and facilities as many hospitals (*bimaristanat*) were developed with *waqf* funds, provision of scholarship and research funding, skills (*sina`ah*)

334 Bello, *al-Ghayth al-Wabl*, p. 289.

335 See Abdullahi Al-Bahuth, "Al-Waqf wa Atharuhu fi al-Tanmiyyah al-Iqtisadiyya" p. 146.

acquisition training, business promotion and town planning within the *ummah*³³⁶.

Although there are few *waqf* properties in Bauchi, Kano, Zamfara and Sokoto states, the numbers are insignificant compared to the size of the Muslim population and the wealthy individuals within the areas. Besides, most of the existing endowments, in the listed areas are concentrated on places of *ibadah* (worship) and few schools, mostly *ilsamiyya* schools. However, Nigerian Muslims can borrow from other Muslim communities, in their concept and application of *waqf* funds to go in line with the general objectives (*maqasid*) of the *Shari`ah*. There is need for diversification of the area of *waqf* intervention to include socio-economic development of Muslim communities in Nigeria. This could be through complimenting the efforts of the government by providing, maintaining and upgrading the basic infrastructures necessarily needed for human and economic development. Al-Bahuth recommends to Muslims that *waqf* funds should be channeled to new areas in which the *ummah* is in dire need of intervention in modern times. He mentions such new sectors in order of priority, in his area, starting with education, and scientific researches and innovations, environmental protection, *Da`wah* (proselytization) activities, media and information technology, and international intervention.³³⁷

In the Nigerian situation, areas of emphasis which require attention from wealthy individuals and *waqf* funds include: systematic researches in education provision and services for the economic needs of the people, economic empowerment and job creation, health care services while other sectors follow. We can borrow from the Malaysian and Singaporean experience where *waqf* funds are invested through *Mudarabah* (profit-sharing) in different sectors of the nation's economy.³³⁸ Shamsiah Abdul Karim gives us the picture on how the *waqf* funds play a central role in the socio-economic development of Muslims in Singapore, "*Waqf* is an institution to help promote social justice, community development, educational development and poverty alleviation. It is a tool, in addition to *Zakah*, to promote and enhance religious and social development."³³⁹ It is amazing to read what Hasan depicts to us on the huge *waqf* investment in the said countries, which have less potential than the Nigerian Muslim states and communities, he says:

In Singapore for example, WARESS Investment Pte Ltd a subsidiary of the Islamic Religious Council of Singapore that is responsible to commercialize *waqf* property has successfully issued \$25 million Islamic bond based on principle of *musyarakah* or partnership. This is to finance purchase of a commercial building as a substitution of twenty *waqf* lands that (sic) benefits are less obtainable. The mode of financing involves two principles of partnership and leasing or *ijarah*

336 Al-Bahuth, "*Al-Waqf wa Atharuhu fi al-Tanmiyyah al-Iqtisadiyyah*" pp. 146-161. This was discussed in details in chapter four of this book.

337 Al-Bahuth, "*Al-Waqf wa Atharuhu fi al-Tanmiyyah al-Iqtisadiyyah*" pp. 162-168.

338 See Zulkifli Hasan, "An Overview of the Effectiveness of the Administration of Waqf in Malaysia"

339 Shamsiah Abdul Karim, "Contemporary Waqf Administration and Development in Singapore: Challenges and Prospects." P. 10.

where the Islamic Religious Council of Singapore contributed S\$9 million and the investor S\$25 million respectively. This arrangement is proven to be very successful where the Islamic Religious Council of Singapore earns huge profit from this commercial transaction.³⁴⁰

However, in the area of public funds management, some Nigerian Muslims are guilty of engaging in financial misconduct through bribery, corruption and illicit deals with public funds that are meant for certain human and economic development. Funds that were budgeted for capital projects for national development and welfare of the citizens, funds that were allocated for maintenance of certain equipment and institutions, allowances that were earned by civil servants are diverted at one point or another at different levels of governance and administration in Nigeria. Ghost names and projects are used as means of syphoning public funds in the country. Inflation of contracts and other public expenses and diversion of public funds are common offences in Nigerian public and private sectors.

It is worrisome that in many of the offences, Muslims and non-Muslims are accused as culprits and sometimes some of them are convicted in the courts of law. Prominent Nigerians are undergoing trials bordering on corruption and other financial offences by the Economic and Financial Crimes Commission (EFCC), Independent Corrupt Practices and other related Offences Commission (ICPC), Code of Conduct Bureau (CCB), the Nigerian Police Force (NPF) and other agencies at national and state levels. This means that some Nigerian Muslims are not living by Muhammad Bello's ideals in public life, thus causing economic hardship to others in the society by accumulation of the wealth that does not have *barakah* through illegitimate means.

In spite of the tremendous efforts of the above and other government agencies and policies, the menace of corruption seems resistant as it always takes new dimensions to escape the fight. Thus, it is time to review the approach and develop alternative measures against the cankerworm disease in the country. There are three broad approaches to the fight against corruption that are dominant in Nigeria and other African countries as follows:

- a). Moral reorientation and code of conduct for public officers. Examples of this are WAI, WAIC, MAMSER and NOA in Nigeria, 1967 Arusha declaration in Tanzania and 'Leadership code' by Kenneth Kaunda of Zambia.
- b). Constituting Judicial Commissions of enquiries into corrupt practices such as visitation panels into federal universities' activities, Pius Okigbe Panel etc. and
- c). Using extra – Judicial approach against corrupters. A clear example of this is President Jerry Rawlings of Ghana who killed three of his predecessors on corruption allegations.³⁴¹

340 Zulkifl Hasan, pp. 12-13.

341 Hamza Abubakar Hussaini, "Morality in the Revealed Religions: A Solution to Nigerian Political Corruption", p. 72.

A good example of the last approach in Nigeria is the approach adopted by the Buhari military regime between 1983 and 1984 after the second republic. However, all the above approaches have been tried in Nigeria but unfortunately fail to achieve the ultimate result. Therefore, it is imperative to suggest the adoption of alternative approaches in the struggle for a corrupt free Nigeria. An Islamic approach in the fight against corruption as exemplified by Bello in the nineteenth century Sokoto Caliphate would be appropriate for Nigeria and other nations to get rid of this endemically destructive social evil.³⁴² Looking at the multiplicity nature of Nigeria, Muslims can struggle for the adoption and implementation of this model in the states where the population is dominantly Muslims. This will pose a challenge to other parts of the country where non-Muslims are dominant to adopt similar measures³⁴³. For Nigeria to achieve steady economic and political development and stability, corruption must be fought in all its manifestations. Muslims should remember the consequences of corruption in their spiritual life as well as the socio-economic life of the people as explained by Muhammad Bello.

Hopeless economic life among Muslims which does not put much regard to natural processes nor religious dictates, corruption in public arenas, idleness, fraud and extortion in private engagements, misappropriation of priority in generation, distribution and consumption of wealth are all common characteristics among many Nigerians, Muslims included. Inhuman feelings towards others in most of our economic pursuits is a common attitude among many Nigerians. Favoritism in appointment and giving access to economic privileges and opportunities based on personal relation without recourse to laid down regulations and merit are common features in the current political culture in Nigeria. This, to some extent, has put the Nigerian economy in shambles because many of those that were saddled with responsibilities were not competent to carry out their responsibilities. As such, they incur loss instead of gain, destruction instead of development and poverty instead of prosperity.

It is our attitude that makes many of the active population to be lazy and lack commitment in the economic pursuits, leading many of the youth to joblessness and in abject poverty. The attitudinal problem is responsible for the spread of bribery and corruption which have been identified as the major ban to Nigerian development³⁴⁴. If ethical orientation and moral uprightness are taken seriously in Nigeria whereby our curriculum gives emphasis on moral behavior as a major point of concern and the public service emphasizes on character and conduct as a necessary requirement for employment into public office,

342 Bello, has a number of write ups on the menace of corruption in the society and the ways to get rid of it. Some of his works include; "*Al-Qawl al-Mabdhu'ul fi Ahkam al-Ghulul*", "*Tawqif al-Jahul*", and "*Diya' al-Uqul fi Ahkam al-Ghulul*". Bello's approach to corruption has been discussed in the previous chapter.

343 Abhorrence of corruption is not a manipulation of Islam. Other revealed religions such as Christianity and Judaism are also against corruption of whatever kind. See Hamza Abubakar Hussainin, "Morality in the Revealed Religions: A Solution to Nigerian Political Corruption" for details on this.

344 See Hamza A. H. "Morality in the Revealed Religions: A Solution to Nigerian Political Corruption," M. A. Dissertation submitted to the Department of Islamic Studies, Usmanu Danfodiyo University, Sokoto, 2012.

including political offices the problems would not have been as grievous as they are. In fact, the constitutional provision on the requirements for electoral officers needs to be amended in such a way that it can clearly ban people that are found guilty of certain attitudinal problems and suspicious character in addition to financial misconduct. In this regard, it is imperative to review the qualities of a leader that were highlighted by Bello in many of his write ups with a view to identifying those that can go with current Nigerian structure in order to resolve some of our leadership problems. More neutral institutions and means should be involved in the sanitization process of this most important aspect of the nation's development. Decent community leaders and religious scholars and institutions should be given a definite role in the process of selecting competent leaders and employees.

Various economic interventions and empowerment programs should be community based and directly addressing the immediate challenges of the communities. Any time the government plans to give loans to citizens, cultural and religious differences of the beneficiaries must be reflected in the policy and program. The problem of interest (*riba*) in loans by the federal government and commercial banks militates against active participation of Nigerian Muslims in such programs, thus, making it beneficial only to a section of the citizens. The government should employ the advantage of new Islamic economic products and the Islamic banking system in order to accommodate all citizens in its social interventions. Through *Musharakah/Mudarabah*, the government and other financiers of such programs can give out loans that are convenient to all and they stand to benefit more from the loan if properly managed.

The immediate need of the beneficiaries as a requisite for successful production maintenance and marketing of their products is also necessary. Without a good production environment and competitive market base, the entrepreneur, in most cases stands to be at loss. Hence, the provision of necessary infrastructure in various economic areas is more important than loan distribution to individuals in reviving the economy. For the agricultural business in Nigeria to develop, for example, provision of access roads to rural agricultural communities, power supply, water and other basic needs and establishment of secondary/processing industries that can absorb the raw materials from the farmers at a reasonable price is more important than the loan facilities given by the government for the benefit of a few selected individuals who cannot impact much in the sector without a secured environment and infrastructural facilities. Infrastructural provision and development was one of Bello's priorities in his economic development policy of the Sokoto Caliphate as seen earlier in his *Usul al-Siyasah*.

For the Nigerian economy to record significant development, the country needs to adjust to Bello's principles which are in line with the best universal practices. The content of *Tanbih al-Sahib* is clear on some of these principles. These include emphasis on hard work, emphasis on labor as a religious duty, and prohibition of idleness. Government apparatus must be deployed in providing basic infrastructure for citizens to take care of

their mundane and religious life. According to Bello, earning is obligatory in order to acquire the basic needs and provide for one's family and near relatives, kindness to the destitute and avoidance of anything that constitutes public harm even when it benefits the individual were also emphasized.

Furthermore, Bello warns that in such endeavors, traders and businessmen must not lose sight of the ultimate goal of life. It is for this reason that he always emphasizes the "correctness" of one's intentions in pursuing economic activities. When intentions are consistent with *Shari'ah*, such activities are tantamount to worship - consistent with one's religious "calling". Otherwise, the material affluence that may come through illegal activities becomes a curse to a Muslim instead of a form of joy.

Relevance of Bello's Economic Policies to Nigerian Economic Development

Nigeria as an economic entity is in need of Bello's economic policies in different sectors in order to promote the economic wellbeing of its citizens. There is need to improve a road network that will facilitate easy movement and transportation of goods and services from one region to another. In particular, Nigeria needs to improve its rural road network to link it up with urban and commercial centers. The rural areas are the areas where most of the raw materials are produced at commercial quantity but poor access roads make it difficult to deliver such goods to their end users or industrial centers for secondary production. As such, a huge quantity of such materials is lost.

There is also need for Nigeria to create a good atmosphere and enabling environment for doing business. This should be through provision of security of lives and properties and imposing the laws and regulations that would protect the interest of both producers and consumers, buyers and sellers as well and ensure ethical compliance in all business environments. The security challenge in the country at the moment is a serious problem that must be tackled for economic activities to develop. New settlements and commercial routes in different areas that have potentials should be created and provided with all necessary infrastructures needed. Bello made it one of the important responsibilities of leaders to provide basic amenities to all nooks and crannies of his domain.³⁴⁵

Moral reorientation agencies similar to *hisbah* at Bello's time are of paramount importance in addition to the existing agencies like Consumer Protection Agency and Standard Organization of Nigeria. The role of *hisbah* could be more of ethical reorientation and counselling to all members of the business establishment. In all these, religious and moral education is essential because attitudinal change is paramount in economic development. More to that, it is a religious obligation in Islam, Bello stressed in *Taqrib Masa'il al-Bay' li al-Ammah*, that no one should engage in buying and selling without acquiring requisite knowledge of the *Shari'ah*.³⁴⁶ This is in addition to the technical knowledge of

³⁴⁵ See Bello, *Usul al-Siyasah*, p. 31.

³⁴⁶ Muhammad Bello, *Taqrib Masa'il al-Bay' li al-Ammah*, ms., folio 1.

his profession for quality service delivery.

Bello worked hard to provide the business environment with the necessary needs to enable commercial activities to thrive throughout his territory. First, the territory was secured for easy movement from one part to another within the Caliphate and secondly, new routes were created to link various parts of the territory to market centers. Bello's philosophy on security of the Caliphate is very relevant for Nigeria to overcome the current security challenges which create obstacles to national development in all ramifications of human life. He always emphasized in his revenue allocation policy that "the payment of armies is the most important *maslahah* (welfare) in which the monies of the Muslim treasury are expended."³⁴⁷

Many businesses have become crippled as a result of the prevalent insecurity that ravaged different parts of Nigeria, particularly the northern region where Muslims are dominant. It is therefore incumbent upon the Nigerian government and societies to deploy every possible means to tackle the security challenges for proper economic development. The security challenges in the country have so far affected economic activities negatively. Many areas that had potential in food production are not easily accessible; many schools were destroyed and various communities were sent into exile; many parents were killed leaving behind widows and orphans who are vulnerable to all sorts of social and economic challenges. Thus, security problems have done serious damages to Nigerian economic development.

One of the remarkable developments was that, within a short time, the Sokoto metropolis had grown as the headquarters of the Caliphate and the center of development of the nineteenth century West African region with a population estimate of about 120,000 inhabitants³⁴⁸. The dense population of the Sokoto metropolis and its sub-regions was effectively managed for rapid socio-economic development of the Caliphate through various means. Perhaps, this was what called for the writing of Bello's *Tanbih al-Sahib* which was described by Sulaiman as the Caliphate's economic blue print³⁴⁹. The book, as explained previously in this work, was meant to guide the labor policy of the Caliphate with a call on all working populations to engage themselves in gainful employment as idleness was not acceptable in the Caliphate³⁵⁰. He mentions a number of texts from the Qur'an and Hadith which call on Muslims to work towards earning a living and warn Muslims against idleness (*sabahlala*) while they are healthy and capable. Begging did not have a place in the Sokoto Caliphate's economic plans.

Some of the texts that condemn idleness in Islam and warn Muslims against begging are the following Hadiths. First is the hadith of Ubaydillah ibn Adiyy (عن ملايضر) who

347 Muhammad Bello, *Al-Ghayth al-Wabl* pp. 247-248.

348 Hussaini Usman Malami, *Economic principles...*, p. 50.

349 Ibrahim Sulaiman, p.

350 Muhammad Bello, *Tanbih al-Sahib*, pp. 13-20.

said that:

أَخْبَرَنِي رَجُلَانِ، أَتَاهُمَا أَتَيْتَا النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فِي حِجَّةِ الْوَدَاعِ وَهُوَ يُقْسِمُ الصَّدَقَةَ فَمَسَّاهُ مِنْهَا فَرَفَعَ فِينَا الْبَصَرَ وَخَفَضَهُ فَرَأَانَا جُلْدَيْنِ فَقَالَ ” إِنْ شِئْتُمَا أُعْطِيتُكُمَا وَلَا حَظَّ فِيهَا لِعَنِي وَلَا لِقَوِي مُكْتَسِبٌ.³⁵¹

Two men informed me that they went to the Prophet ﷺ when he was at the Farewell Pilgrimage while he was distributing the *sadaqah* and asked him for some of it. He looked us up and down, and seeing that we were robust, he said: If you wish, I shall give you something, but there is nothing spare in it for a rich man or for one who is strong and able to earn a living.

عن قبيصة بن مخارق الهلال قال تحملت حمالة فأتيت رسول الله -صلى الله عليه وسلم- أسأله فيها فقال « أقم حتى تأتينا الصدقة فنأمر لك بها ». قال ثم قال « يا قبيصة إن المسألة لا تحل إلا لأحد ثلاثة رجل تحمل حمالة فحللت له المسألة حتى يصيبها ثم يمسك ورجل أصابته جائحة اجتاحت ماله فحللت له المسألة حتى يصيب قواما من عيش - أو قال سدادا من عيش - ورجل أصابته فاقة حتى يقول ثلاثة من ذوى الحج من قومه لقد أصابت فلانا فاقة فحللت له المسألة حتى يصيب قواما من عيش - أو قال سدادا من عيش - فما سواه من المسألة يا قبيصة سحتا يأكلها صاحبها سحتا³⁵².

Qabisah ibn Makhariq al-Hilali (رضي الله عنه) said, I was under debt and I came to the Messenger of Allah ﷺ and begged from him regarding it. He said: Wait till we receive Sadaqa, so that we order that to be given to you. He again said: Qabisah, begging is not permissible but for one of the three (classes) of persons: one who has incurred debt, for him begging is permissible till he pays that off, after which he must stop it; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible till he gets what will support life, or will provide him reasonable subsistence; and a person who has been smitten by poverty, the genuineness of which is confirmed by three intelligent members of this peoples for him begging is permissible till he gets what will support him, or will provide him subsistence. Qabisah, besides these three (every other reason) for begging is forbidden, and one who engages in such consumes that what is forbidden.

عن عبد الله بن عمرو ، عن النبي صلى الله عليه وسلم قال : « لا تحل الصدقة لغني، ولا لذي مرة سوى.³⁵³

Abdullahi ibn `Amru (رضي الله عنه) said: The Prophet ﷺ said: Sadaqah may not be given to a rich man or to one who has strength and is sound in limbs.

عن المقدام رضي الله عنه : عن رسول الله صلى الله عليه و سلم قال (ما أكل أحد طعاما قط خيرا من أن يأكل من عمل يده وإن نبي الله داود عليه السلام كان يأكل من عمل يده.³⁵⁴

Miqdam (رضي الله عنه) said that The Prophet ﷺ said, “Nobody has ever eaten a better meal than that which one has earned by working with one’s own hands. The Prophet ﷺ of Allah said, David used to eat from the earnings of his manual labor.”

351 Abu Dawud, *Sunan*, Kitab al-Zakah, Bab Man Yu`ta min al-Sadaqah wa Hadd al-Ghina, Hadith No. 1635.

352 Muslim, *Al-Jami` Sahih*, Kitab al-Zakah, Bab Man Tahill Lahu al-Mas`alah, Hadith No. 2451.

353 Abu Dawud, *Sunan*, Kitab al-Zakah, Bab Man Yu`ta min al-Sadaqah wa Hadd al-Ghina, Hadith No. 1636.

354 Al-Bukhari, *Sahih al-Bukhari*, Kitab al-Buyu`, Bab Kasbu al-Rajul wa `Amalihi bi Yadihi, Hadith No. 1966.

There are many narrations from the Companions and other Muslim scholars which frown at begging among Muslims. This is even at the time someone does not have enough. As for a Muslim who makes begging to be his profession the penalty is more grievous because, according to the following traditions of the Prophet ﷺ said, anybody who acquires wealth through begging invites to himself the wrath of Allah and a difficult life in the Hereafter. It is also important for Muslims to note that there is dignity in labor no matter the physical stress one encounters in the process of securing a living.

عن عبد الله بن عمر رضي الله عنه قال قال النبي صلى الله عليه وسلم ما يزال الرجل يسأل الناس حتى يأتي يوم القيامة ليس في وجهه مزعة لحم. 355

Abdullahi ibn Umar (رضي الله عنه) said; The Prophet ﷺ said, “A man keeps on asking others for something till he comes on the Day of Resurrection without any piece of flesh on his face.”

عن الزبير بن العوام رضي الله عنه عن النبي صلى الله عليه وسلم قال لأن يأخذ أحدكم حبله فيتأني بمزعة الحطب على ظهره فبيعهما فيكف الله بها وجهه خير له من أن يسأل الناس أعطوه أو منعوه. 356

Al-Zubayr ibn al-Awwam (رضي الله عنه) narrated that The Prophet ﷺ said, “It is better for anyone of you to take a rope (and cut) and bring a bundle of wood (from the forest) over his back and sell it and Allah will save his face (from the Hell-Fire) because of that, rather than to ask the people who may give him or not.”

As a result of the above Islamic principles of encouragement for every Muslim to engage himself in a gainful profession, Bello made his labor policy in such a way that even the physically challenged persons in the Caliphate were encouraged to explore their potentials and invest it properly as a means of earning a living. Contrary to what we have today in our streets that the handicaps mostly go to begging, in the early days of the Sokoto Caliphate, their intellectual potentials were promoted for the overall socio-economic development of the Caliphate. Malami and Chika report that there were certain intellectual services that were patronized by people with disability which provided them with their economic needs. They were encouraged to patronize learning and teaching and were known for using their talent in poetic excellence. They enjoyed patronage from the people as a result and got their livelihood through that. The society paid them in kind and cash in appreciation of the services they rendered for the overall interest of the society.

Nigeria can learn from Bello's approach towards idleness and unemployment in the Caliphate to bring the current high rate of unemployment down. The Nigerian unemployment rate stands at 33.3% as at the last quarter of the year 2020 and the GDP of -4.28 with a projection of 2.9% in 2021.³⁵⁷ This calls for concern and makes it necessary for the country to adopt Bello's labor policy and approach to unemployment.

355 Al-Bukhari, *Sahih al-Bukhari*, Kitab al-Zakah, Bab man Sa'ala al-Nass Takathuran, Hadith No. 1474.

356 Al-Bukhari, *Sahih al-Bukhari*, Kitab al-Zakah, Bab al-Isti'fah an al-Mas'alah, Hadith No. 1471.

357 www.nigerianstat.gov.org Retrieved March 20, 2021.

Productive labor is a religious obligation as far as Islam is concerned, likewise idleness is disobedience to the laws of Allah and contrary to economic order. Muslims should be made to understand this religious obligation and work accordingly. The government should create an enabling environment and render the necessary support needed and compel all the workable force to engage in gainful employment. In line with the above quotations and Bello's approach, Nigeria should find a means to stop street begging which is widely upheld in different parts of the country. This could be through the promotion of skills and entrepreneurial trainings for those that are employable. Those who cannot do anything for sustenance due to physical and/or intellectual incapacitation must be taken care of by the government through social security investment and corporate social responsibility and well-to-do individuals by means of charity.

Bello's labor policy and approach to employment made a positive impact on the economic development of the Caliphate and beyond. The primary focus for the achievements of Bello's economic policy and development was the agricultural industry. Bello rates it the third most excellent means of earning in Islam next to trading. However, it occupies such a crucial position in the economy being the starting point for the development of other industrial and commercial activities. In this regard, Nigeria can emulate Bello's policy in agricultural transformation to suit our current needs and realities. The government and the citizens need to embrace mechanization in farming activities, the way Bello transformed agriculture in his time, as a means of improving food security and creating employment opportunities. Mechanization of the Nigerian agricultural sector has a potential of attracting teeming unemployed youth to the sector which has a consequential effect on the unemployment rate in the country. It will also help in the more efficient use of labor forces and ensuring timeliness in operation and more effective input management systems. At the moment, a lot of farmers in Nigeria still depend on local tools such as hoes and cutlasses which are time consuming and less sufficient. Through mechanization, new farming methods and improved seedlings need to be introduced for higher output.

Another area of Bello's remarkable achievement was livestock rearing and production at improved capacity. One of the policies for which Bello was celebrated as an achiever was his urbanization and sedenterization policy. The policy sought to limit the level of wandering from one place to another among the nomads and get them settled at one place. This was for them to move along with new civilization in line with the teachings of the *Shari'ah* which encourages the new policy and discourages primitive patterns of life among the nomads which was similar to that of the Bedouin Arabs. Pieces of land were allocated for the nomads with a purpose of bringing religious education and civilization to them and for them to contribute their quarter towards the development of the Caliphate just like the way they contributed in its establishment. The policy must have significantly reduced the risk of clashes between nomads and farmers. Chafe acknowledges the new policy when he writes that: "The sedenterization policies initiated by Bello promoted political stability, which in itself contributed to economic integration between pastoralists

and the sedentary groups.³⁵⁸ He also testifies that there was a remarkable growth in livestock production in the region which led to significant improvement in the methods and techniques of animal rearing and husbandry. The animals that are common in the area include cattle, camels, sheep and goats. Horses and donkeys were commonly used for transportation purposes as well as in military campaigns. Poultry production was also common but in most cases at small scale and for personal consumption. This author was informed that *Amir al-Mu'minin* Bello had established a poultry farm which produced a large number of birds and eggs and the relic of which still exists at an outskirt area of Sokoto³⁵⁹.

The availability of primary industries in agricultural and other sectors led to the emergence and proliferation of secondary industries in different parts of the Caliphate with significant concentration in Sokoto and its hinterland. It was reported that Bello encouraged people of different professions and skills to migrate to Sokoto from other defunct urban centers such as Alkalawa, Yandoto and Birnin Zamfara. According to Malami, industries in the city were located based on the availability of raw materials needed by such industry so as to minimize the cost of transportation of the raw materials and other logistics. Markets were also established near such industries. A number of Western and African writers have testified to the high level of economic development recorded by the Sokoto Caliphate's leadership in the early period of its existence. Malami quotes Johnston who testifies that the *Jihad* leaders "were able to bring the Caliphate to the same level as that of Europe in the fourteenth and fifteenth centuries."³⁶⁰

By improving agricultural business through mechanization, agricultural related industries could be easily resuscitated in different parts of the country. This will significantly help in providing employment opportunities to the teeming unemployed youths. The rapid decline of Nigeria's agricultural sector has created serious economic challenges to the country's economic development over the years. According to a research, "in the 1960s, agriculture accounted for 65-70% of total exports; but fell to about 40% in 1970s and crashed to less than 2% in the late 1990s."³⁶¹ However, there is significant improvement in Nigerians' participation in agriculture and its related businesses, particularly from 2016 to date. There is a need for better synergy and stronger collaboration between government's MDAs such as Ministries of Agriculture, Water Resources and Environment and private individuals and organizations in promoting agricultural business and establishing agricultural processing industries in the country.

One of the good qualities for which the *Jihad* leaders would ever be remembered is their legacy in public accountability and transparency. They left behind them a strong

358 Chafe, *State and Economy in the Sokoto Caliphate*, p. 119.

359 Sheikh Muhammad Harshi son of Sheikh Muhammad Bello Gyelgyel was interviewed in his residence in Sokoto near Kofar Taramniya in the ancient city of Sokoto on the 3rd of December, 2018.

360 Hussaini Usman Malami, *Economic principles...*, p. 95.

361 Ayo Alabi S., et al, *Issues in Mechanised Farming in Nigeria*, ITF Jos, 2012, pp.17-18.

tradition of accountability in theory and practice as against the *Habe* leadership system which contravened the teachings of Islam in this regard. One of the fundamental issues in this regard is the process of selecting the people that would be entrusted with public trust and the quality of those to be employed. According to Bello, the leader must select the best among his people in delegating responsibilities because he is responsible for all their actions and inactions. Bello stresses on this in his epistle to Amir Ya`qub of Bauchi;

When it comes to workers, the most important condition is that they should be people with determination, trustworthy and honesty. Their nomination should be based on piety and not desire. The Amir should not put in charge those who seek or want the positions.³⁶²

The Nigerian government and society have a good lesson to emulate from the above principle in the process of appointing political leaders and public servants. It is unfortunate that Nigeria has been and is still suffering from the menace of favoritism and nepotism in the appointment and selection of public appointees and political leaders. Incompetent people have been occupying sensitive government positions without requisite skills. Thus, public functions are stagnated as a result. Appointment and election/selection guidelines should emphasize competence and character. In addition to the skills needed in any job, attitudes such as honesty and trust (*al-sidq & al-amanah*) are essential. The Sokoto Caliphate leadership had tried to introduce and develop a system of government that is operated in accordance with the principle of the *Shari`ah* which was demonstrated by the rightly guided Caliphs and other Muslim leaders who came thereafter. Bello, in particular, has shown keen interest in following the footsteps of the Caliphs in their leadership styles. This was clearly demonstrated by Bello in his letter to Malam Umar Dallaje, the first *Amir* of Katsina;

Therefore, realize my brother that the greatest affliction to a servant is when he is a leader or when he is a person of authority. This is because of the fact that leadership and authority result in much reckoning on the Day of Judgment, in as much as a servant is reckoned in accordance with his words, deeds and spiritual condition. Further, when he is a leader, he will be questioned about those under his charge³⁶³.

This was the basis upon which Bello built his principles of leadership theory and practice and emphasized it to his subordinates and regional leaders. He also sought to achieve this principle through instilling Islamic moral values among the populace and through different government departments and agencies such as the *Hisbah*, judiciary and *Radd al-Mazalim* (agency for restitution of injustice by senior citizens). A number of works were written by Bello to guide the operations of these institutions and their officials. As the servants of the people, all government appointees were warned to desist from making

362 Bello, *Al-Ghayth al-Shu`bub*, p. 275.

363 Bello, *Usul al-Siyasah...*, p. 25.

themselves not accessible to their followers at all costs. Bello reminds the public officers of the words of Umar ibn Al-Khattab in this regard:

Whenever Umar ibn al-Khataab would appoint a government official he would impose on him an obligation not to ever ride upon opulent mounts, not to wear delicate clothing, not to eat immaculate foods and not to lock his door against the needs of the people and against those things which would straighten out their affairs. He would say: "I have not appointed you over their persons, nor their goods. Rather I have appointed you to pray with them, to judge between them and to divide the things they eat and drink equitably between them"³⁶⁴.

Nigeria, as a country, needs to emulate such principles in order to ensure a corrupt-free public service system which will be value-oriented, focused, prudent and contributory to national development. Corruption has eaten deep into the fabric of Nigerian society and caused so much distraction to human life. It affects almost everybody in the society; young and old, male and female, rich and poor, leaders and followers. It is sad that the Nigerian corruption profile is disturbing over the years. A recent world corruption index ranked Nigeria the 149th out of 180 countries that were studied in 2020 with just 25% points.³⁶⁵ Corruption has different manifestations in Nigeria which include: giving and receiving bribes, inflation of contracts, kick back and payment upfront, abuse of public property, lodging government funds in private accounts, examination malpractices, adulterated food or hazardous drugs, misappropriation and embezzlement of funds, money laundering by public officers and using proxy names to buy property.³⁶⁶

Corruption in Nigeria has led to the use of scarce public resources to finance sectors that have less economic value to the populace. Recurrent expenditure costs trillions of Naira whereas public schools, hospitals and roads are in shambles. The supply of electricity and water to urban and rural areas are basic needs of life and should be given higher priority. Unfortunately, some corrupt government officials shift government expenditures to areas in which they can collect bribes easily. Large and hard-to-manage projects, such as airports or highways, make fraud easy in Nigeria. This problem has hindered the development of fair market structures which has led to job losses and also affects investment and employment opportunities. Corruption causes a reduction in quality of goods and services available to the public, as some companies could cut corners to increase profit margins. Corruption affects investments, economic growth, and government expenditure choices; it also reduces private investment.³⁶⁷

364 Bello, *Usul al-Siyasah*..., p. 30.

365 www.transparency.org/en/countries retrieved on 15th March, 2021.

366 Philips O. Okolo & Akpokighe Okiemute Raymond, "Corruption in Nigeria: The Possible Way Out" in Global Journal of HUMAN-SOCIAL SCIENCE: F Political Science, Volume 14 Issue 7 Version 1.0 Year 2014.

367 Mauro, P., "The Effects of Corruption on Growth, Investment and Government Expenditure: A Cross - Country Analysis", in Elliot, K. (ed.), *Corruption and the Global Economy*, Washington, D.C.: Institute for International Economics, 1997, pp. 83-108

The process of selecting/electing leaders and other public office holders in Nigeria at the moment is characterized by nepotism, favoritism, and other considerations above national interest and merit. The provision of federal character commission should be sustained for national development and fair play for all parts of the country so long as it does not negate the core objectives of the job in question. The situation whereby individuals are appointed to juicy and sensitive offices without recourse to capability and moral quality of the appointee, which is becoming a norm in Nigeria, cannot ensure economic development to any nation. Various agencies within the public service, such as Code of Conduct Bureau (CCB), Servi-Com, National Orientation Agency (NOA), Federal and States Civil Service Commissions (CSCs) that are meant to regulate the process of appointment, promotion and discipline of the officers should be strengthened to perform their functions effectively.

The fight against corruption in public and private life should continue at all cost for Nigerian society to develop meaningfully otherwise all efforts and initiatives would be destroyed by the corrupt members of the society. Resources that are meant to cater for the entire citizens are siphoned by a few individuals due to corruption and indiscipline³⁶⁸. At this point, I am optimistic that the nation's economy stands to benefit immensely from Bello's legacies only if the nation agrees to uphold his virtues and commitments at private and official levels. As a nation, Nigeria needs to uphold the virtue of prudence and accountability in handling public wealth and other properties that are meant for collective benefits. Bribery and corruption are endemic in Nigeria so much that many people make it a norm without which their life becomes difficult. For us to ensure balanced economic development in Nigeria, Nigerians must fight against this cancer collectively and all other related offences. We should revive the culture of safeguarding public properties like our personal belongings. This is part of *al-ta'awun ala al-birr wa al-taqwa* (cooperation in virtue and piety).

Bello's economic principles and policies are very significant to contemporary Nigeria in many ways. His *Ribat* policy can serve as a model of tackling unemployment and underemployment problems among the working class in Nigeria. The policy is relevant to the Nigerian economy in many ways; it is relevant in combating insecurity; it can serve in developing new urban centers and vast agricultural land can be created in the forests that serve as hideouts for bandits, insurgents and other terrorist groups. Government may think of establishing new semi-urban centers with heavy security deployment in the heart of the deep forests. The forests can be combated to agricultural settlements with the provision of basic amenities to attract people to the areas. With effective management of the centers, many of the security threats could be controlled and sources of employment will be availed to many people. In addition to that, it will boost agricultural business

368 Nigerian national dailies are filled up with reports of corruption and misappropriation of public funds. See for example Dailytrust Newspaper of Wednesday 24th September, 2019 with the caption "Saraki, Ekweremadu, others failed to Retire N73.5bn Running Cost." Also see Chuks Nwaze, *Corruption in Nigeria Exposed*, Lagos: C&SA, 2012 for more on corruption in Nigeria.

and promote food security the way Bello's *ribat* policy did to the Sokoto Caliphate economy. In the area of ethics and morality in economic pursuit, Bello's approach was to deemphasize wanton accumulation of wealth and emphasize serving humanity and working for the hereafter in economic engagements. This will help people to reduce their level of a blind quest for money and be considerate to their fellow human beings. Bello's ethical foundation in economic life was meant to guide the people to maintain modesty and compliance with the Islamic ethics in the way of earning distribution and consumption of wealth because it is one of the favors of Allah over which every single individual must account. Bello's approach to worldly materials gives value to normative economy as a means of achieving a balanced economic life in the face of human and community development. This approach seems to be the most appropriate approach needed to solve Nigerian economic problems. The causes of our backwardness are mostly attitudinal not natural/real and, therefore, require attitudinal change in order to address the problem. If Nigerian Muslims align their life with Bello's principles, sanity is assured in their economic transactions and business environments. Thus, the content of Bello's works and others that are relevant to the subject of economic life should be widely taught to Muslims.

One of the lessons Nigeria needs to uphold from the life and teachings of Bello is adopting a moderate life style and discouraging extravagance in our spending in our private and public lives. Both *al-israf* and *al-tabzir* were condemned in Islam because they cause negative consequences to the economy. *Al-israf* means spending more than enough in a lawful area while *al-tabzir* is spending anything little or much in an unlawful area. Muslims in Nigeria need to imbibe the principle of moderation in all aspects of their economic life and uphold the principle of prioritization in spending. This will certainly save them a lot of resources that could be spent in other areas in order to improve their economic life and that of the general public.

The nation's education policy should emphasize more on the practical in technical and business courses rather than theories. Technical colleges and polytechnics should be made to be centers for skills acquisition and entrepreneurship well equipped with all the necessary equipment. The settings of such institutions should be based on local needs in such a way that economic potentials of every locality determine the type of skills and programs that will be given emphasis on in every institution. The requirement for entry and graduation should equally give emphasis on practical ability rather than the theoretical or paper ability. For example, the current admission policy into the institutions of higher learning in the country requires that a candidate must have five credits including Mathematics and English Language in Senior School Certificate Examination (SSCE) as a requirement for admission into polytechnics and other technical colleges. Upon graduation, a long essay research project is also a condition for graduation. Rather than this emphasis on theoretical knowledge, students of technical courses should be required to obtain a certain level of practical skills in the courses they want to specialize in. As a requirement for graduation, the student must be required to demonstrate practically that he

has enough skill to develop such business/profession. Upon graduation and engagement by the government, all they do should be in line with their skills and should be engaged in training others and their progress in the service should depend on the number of people they trained and new innovations they make in the business/profession.

The Muslim *ummah* in Nigeria can pioneer this program in the situation where the government does not show interest. Various Muslim organizations and community-based associations can anchor this program. This is one of the potential areas in which the *waqf* fund can be used as a means of developing the economy of the *ummah*. Muslims can also seek for alternative sources of funds for such important programs. It is only important that financial discipline, moral uprightness and trust must be ensured in all the stakeholders for such an initiative to succeed.

As the nation strives to rid itself of the endemic poverty that has characterized its struggle for development, there is a lot to copy from Bello's policies and principles. As a matter of priority, food security and availability at affordable prices for every citizen should be the first economic priority of the government at all levels. For this to be achieved, there is need for proper orientation, focus, determination and training of the citizens to partake in agro-business. Systematic entrepreneurial education is highly needed in this regard which may not necessarily be in line with the current national school curriculum which is theory-oriented. Agricultural extension services will be of paramount importance to equip the teeming youth with modern agricultural techniques that will help them for maximum productivity and food security as well as lowering down the poverty rate. One of Bello's paramount priorities was food security and provision throughout the Caliphate. As a result, many farm settlements were initiated by him in order to achieve this singular objective as he encouraged his emirs, subordinates and other appointees to follow suit.

Another important intervention by the government for the economy is to boost the agricultural sector to develop by provision of basic infrastructures needed in the agricultural environments. Most agricultural potential areas are in rural communities where there is no road network nor portable water and healthcare facilities. Infrastructural provision was a priority in Bello's development plan strategy as he emphasized on it in his works. Malami reports that "Caliph Muhammad Bello also embarked on road development to facilitate trading activities. It was Sarkin Hurumi (Minister of Transport) who was entrusted with the standardization of roads."³⁶⁹ Nigerians at community and government levels should try to ensure that the necessary infrastructures needed for development are provided and maintained in such communities at all cost. This will make it easy for the farmers to buy equipment for their business and maintenance of their life and that of their family. It will also reduce the level of rural-urban migration which affects the agricultural production negatively due to desertion of manpower. Provision of basic infrastructure like portable water, education and rural road network and access roads that link the communities with the larger communities are necessary for the country

³⁶⁹ Malami, *Economic Principles*...p. 62.

to promote a productive and competitive agricultural business.

Government should promote the policy of engaging private partners for national development through provision and maintenance of basic infrastructures. The present administration under President Muhammadu Buhari, the current Nigerian president, has recently adopted *sukuk* as an alternative means of funding some capital projects by constructing some critical roads nationwide. Such initiatives should continue in other sectors of the economy with strict compliance to the principles of justice and equity to the investors and the public. Other alternative means that are encouraged by Bello which may be relevant in developing the nation is mutual cooperation (*al-ta'wun*) and community services through the government and the community partnership. The government in some instances can provide the financial resources for a project and the cost of labor comes from the community. We still remember that after the Prophet's migration to Madinah, members of the community were engaged in a number of development projects in the town such as general town cleaning and sanitation, provision of water, building of the Prophet's *masjid*, digging a ditch to secure the city against external attack and other community services.³⁷⁰

The first task to which the Prophet (Peace be upon him) attended on his arrival in Madinah was the construction of a Mosque, in the very site where his camel knelt down. The land, which belonged to two orphans, was purchased. The Prophet (Peace be upon him) himself contributed to building the Mosque by carrying adobe bricks and stones while reciting (poetic) verses:

“O Allâh! no bliss is there but that of the Hereafter

I beseech you to forgive the Emigrants and Helpers.³⁷¹

Muslim communities can also devise alternative means of bringing about economic development in their respective communities. Let there be alternative sources of funds for the provision and maintenance of infrastructures and certain goods and services within the communities. Islam provides for such ways in which individual members of the community are encouraged to participate in their community development. In authentic Hadiths, the Prophet ﷺ has encouraged the Muslims to carry out such services as a *sadaqah jariyah*.

Through *Waqf* foundations, Muslim communities can provide certain goods and services that will improve their economic life. As a community, members should be encouraged to invest the little they have in areas that can benefit others and such investments should be directed to priority areas. For example, establishment of an endowment fund on agricultural development among the Muslim communities through scholarships and researches, endowment scheme to take care of the wandering out of school children,

370 See details on the migration of the Prophet to Madinah and the efforts he made in bringing about human and physical development in the town.

371 Saifur Rahman al-Mubarakpuri, *Ar-Raheeq Al-Makhtum*, np, p. 86.

endowment fund for provision of portable water in selected/targeted communities, endowment fund for rural community education, endowment fund for provision of health care facilities, and other life essentials. By such initiatives, the wealthy individuals and all members of the communities can be encouraged to contribute according to their abilities in line with saying of Allah:

لِيُنْفِقَ ذُو سَعَةٍ مِّنْ سَعَتِهِ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُفْسِقْ إِنَّمَا آتَاهُ اللَّهُ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا³⁷².

Let the rich man spend according to his means, and the man whose resources are restricted, let him spend according to what Allâh has given him. Allâh puts no burden on any person beyond what He has given him. Allâh will grant after hardship, ease.

Having established such foundations, the governments or the communities at various levels should assign the inspectors that will take charge of running and safeguarding them in line with their primary objectives. Bello declares in *al-Ghayth al-Wabl* that it is one of the responsibilities of the *Qadi* to protect endowment funds³⁷³.

Based on the foregone facts and analysis, it is agreeable that Nigerians in general and Muslims in particular are exposed to poverty as many economic indices indicate. This situation is not supposed to be as it is because Allah has bestowed all the needed resources for Nigerians to live a prosperous economic life that can take care of all and accommodate every member of the society. The only hindrance to that is human attitudes that were highlighted above which must be fought if only the country truly wants a better economic development. Without a true and sincere fight against corruption, favoritism, idleness, laziness, ungodly pursuit of worldly materials, frauds and deceit in economic life and other immoral behaviors in private and public life, realizing a prosperous economic development in the country would remain a mirage. Evidence from the Qur'an indicates that economic hardship in a society is mostly a result of human misconduct in the land.

The Muslims need to harness other natural resources which have been endowed in various localities across the nation. Allah tells us in the Qur'an that everything on this earth was created for human comfort in this life. Allah says «And has subjected to you all that is in the heavens and all that is in the earth; it is all as a favor and kindness from Him. Verily, in it are signs for a people who think deeply».³⁷⁴ However, for us to utilize this God-given opportunity, we must work hard to prepare the ground for proper utilization of the resources. This is what Bello emphasized on in some of his writings.

For Nigerian Muslims to utilize its economic potentials there must be a sound education system to train the labor force in its professional and moral conduct. Islam is a religion of knowledge because it encourages Muslims to learn about everything relevant to their life and ask the learned people, even if they are non-Muslims, about anything they do not

³⁷² Qur'an, *al-Talaq*: 7.

³⁷³ Bello, *al-Ghayth al-Wabl*, p. 289

³⁷⁴ Qur'an, *al-Jathiyah*: 13.

understand. Allah says in the Qur'an: "so ask the people of the Reminder [Scriptures]) if you do not know (Q. 21:7)."

Technical and skill education are very essential for any economy and nation. Therefore, Nigeria must speed up its journey to join the league of the world's leading economies in near future. If the country adopts Bello's policy in promoting technical education, the nation's abundant human and material resources are enough to provide citizens with all they need to be economically self-reliant. The philosophy of learning in Islam is not restricted to religious education but it covers all aspects of learning that will promote human wellbeing on this planet. The concept of learning as far as Bello is concerned was all encompassing to include all aspects of human life within his domain. It was on this basis that Bello established himself as an authority in certain economic sectors and professions. He used to seek for professional guidance from experts on certain skills and occupations from far and near with the aim of making life better for the people of his territory³⁷⁵. It was on this basis that Bello instructed his provisional governors to mobilize experts on different skills to different parts of their domain. There is need for skills acquisition centers in all the economic potential areas with varieties of specialization in line with the nature of each locality.

Nigerians must change their concept of education to be in line with belief and practices of our religion and local traditions and realities. The broader concept of education in Islam does not limit itself to the theories that are taught in class rooms/schools. It covers all sorts of guidance and training that will help one to live a better life and serve His Creator and fellow humans. The true and comprehensive knowledge must therefore include religious and moral education which provides the true guidance on the best way to live this life. This has been the path of Allah and the true path to human civilization and development. This could be deduced from the way and manner of Allah's communications with His Prophets and Messengers which laid the foundation of human civilization on earth. The first communication He sent to Prophet Muhammad ﷺ was an instruction for him to 'read in the name of His Lord.' This divine instruction to the Prophet is not limited to only reading about the way of worship but on how to conduct his life on this earth. A number of Qur'anic texts tell the Muslims that Allah ﷻ had taught some of his Prophets and Messengers certain skills and professions which would help them to live better on this earth and accomplish the mission Allah sent them for. Allah says in the case of some Prophets (عليه السلام):

وَاصْنَعِ الْفُلْكَ بِأَعْيُنِنَا وَوَحْيِنَا وَلَا تُخَاطِبْنِي فِي الَّذِينَ ظَلَمُوا إِنَّهُمْ مُعْرِضُونَ

And construct the ship under Our Eyes and with Our Inspiration, and address Me not on behalf of those who did wrong; they are surely to be drowned (Q. 11:37).

375 Sheikh Muhammad Harshi, son of Sheikh Muhammad Bello Gyelgyel, who was interviewed in his residence in Sokoto near Kofar Taramniya in the ancient city of Sokoto on the 3rd December, 2018, informed the author that Bello learnt a new method from a certain Azben man and in turn taught the new method to family which eventually remains the legacy of the family till date.

وَعَلَّمْنَاهُ صَنْعَةَ لَبُوسٍ لَكُمْ لِتُحْصِنَكُمْ مِنْ بَأْسِكُمْ فَهَلْ أَنتُمْ شَاكِرُونَ

And We taught him (Solomon) the making of metal coats of mail (for battles), to protect you in your fighting. Are you then grateful (Q. 21:80)?

وَعَلَّمَ آدَمَ الْأَسْمَاءَ كُلَّهَا ثُمَّ عَرَضَهُمْ عَلَى الْمَلَائِكَةِ فَقَالَ أَنْبِئُونِي بِأَسْمَاءِ هَؤُلَاءِ إِنْ كُنْتُمْ صَادِقِينَ

And He taught Adam all the names (of everything), then He showed them to the angels and said, “Tell Me the names of these if you are truthful (Q. 11:31).

وَلَقَدْ آتَيْنَا دَاوُودَ مِنَّا فَضْلًا يَا جِبَالُ أَوِّبِي مَعَهُ وَالطَّيْرَ وَأَلَنَّا لَهُ الْحَدِيدَ (٥١) أَنْ اغْمِلْ سَابِغَاتٍ وَقَدِّرْ فِي السَّرْدِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ بَصِيرٌ (١١) وَلِسْلَيْمَانَ الرِّيحَ عُدُوهُهَا شَهْرٌ وَزَوَاجُهَا شَهْرٌ وَأَسَلْنَا لَهُ عَيْنَ الْقِطْرِ وَمِنَ الْجِبِّ مِّنْ يَّعْمَلُ بَيْنَ يَدَيْهِ بِإِذْنِ رَبِّهِ وَمَنْ يَّرْغُ مِنْهُمْ عَنْ أَمْرِنَا نُذِقْهُ مِنْ عَذَابِ السَّعِيرِ (٢١) يَّعْمَلُونَ لَهُ مَا يَشَاءُ مِنْ مَّحَارِبٍ وَتَمَائِيلٍ وَجِفَانٍ كَالْجَوَابِ وَقُدُورٍ رَاسِيَاتٍ اْعْمَلُوا آلَ دَاوُودَ شُكْرًا وَقَلِيلٌ مِّنْ عِبَادِيَ الشَّكُورُ.

And indeed, We bestowed grace on David from Us (saying): “O you mountains. Glorify (Allâh) with him! And you birds (also)! And We made the iron soft for him.” Saying: “Make you perfect coats of mail, balancing well the rings of chain armour, and work you (men) righteousness. Truly, I am All-Seer of what you do.” And to Solomon (We subjected) the wind, its morning (stride from sunrise till midnoon) was a month’s (journey), and its afternoon (stride from the midday decline of the sun to sunset) was a month’s (journey i.e. in one day he could travel two months’ journey). And We caused a fount of (molten) brass to flow for him, and there were jinns that worked in front of him, by the Leave of his Lord, and whosoever of them turned aside from Our Command, We shall cause him to taste of the torment of the blazing Fire.³⁷⁶

From the above and many other Qur’anic verses, one can understand that the origin of human civilization was from divine command and instructions and it had never been separated from religious education in the past. These passages were emphasized by Bello in *Tanbih al-Sahib* as the basis of his argument that every able Muslim must have a skill for his living. It is, therefore, necessary for us to marry the two types of education together if we want to achieve meaningful development in line with Bello’s philosophy. That is what gives sound moral training and good human relation in the society. Economic affluence without good behavior means ungodly enjoyment which leads to human exploitation and subsequently destruction in the land.

Small scale businesses and industries should be the focus of the government and each locality should concentrate on its best potentials. In the situation where the government does not support such programs, Muslims as a community can cooperate within themselves and form cooperative societies with a view to promoting collective economic interests of the community. This could be in the form of *aikin gayya* (community support services), *adashi* (mutual savings) or through philanthropic interventions to support the weak members of society by providing employment opportunities for them. The wealthy individuals among Muslims should be encouraged to invest their wealth in the form

³⁷⁶ Qur’an, *al-Saba`*: 10-13.

of *waqf* and other means of spending in the area of wealth creation and employment opportunities. All these fall within the concept of '*al-ta'awun ala al-birr wa al-taqwa*' which Allah commands the believers to uphold.³⁷⁷

Community leaders can also seek the cooperation of wealthy individuals who have the means of giving out *Zakah* to help the recipients to invest it in a profitable area. The situation whereby the poor people are given the *Zakah* only to spend it on their daily needs does not help our economic condition and does not go in line with the Islamic philosophy of *Zakah*. The Prophet ﷺ had taught us the importance of investment in promoting economic development in a community because when a Companion came to him complaining about his economic condition, the Prophet ﷺ asked him to sell his cloth and divide the money into two. Half of it was used to buy another cloth with a lesser price and the other half of the money was used to purchase a working tool for him and asked him to go and engage himself in a business. This teaches us the importance of investment in profitable business as a means of promoting economic prosperity. From the records of the *Shari'ah* Commission in Bauchi, most of those who were given *Zakah* are those who came with urgent needs to solve some immediate problems at hand and have no agenda for future investment.

One of the serious challenges for the success of such community-based programs is the problem of attitudes and manners of individuals. The *Ummah* is in dire need to do everything possible to contend with this serious challenge. The author observes a 'blame pushing game' going on between the upper and lower class of Nigerian societies particularly in business environments. The lower class often blames the well-to-do individuals of refusing to assist them while the upper class always complain about lack of commitments, trust and dedication from the lower class and the younger generation. The facts remain that mutual understanding and cooperation are essential in our quest for economic stability and national development. The wealthy individuals must be helpful to the poor and destitute for them to keep growing in their endeavors. The Prophet tells us that Allah sends two Angels on a daily basis to pray in favor of those who spend their wealth in assisting others and against those who refuse to invest their wealth on others. Al-Imam Muslim reports that Abu Hurayrah (رضي الله عنه) narrated that Allah's Messenger ﷺ says:

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ فَيَقُولُ أَحَدُهُمَا اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا . وَيَقُولُ الْآخَرُ اللَّهُمَّ أَعْطِ مُمْسِكًا تَلْفًا .

There is never a day wherein servants (of God) get up at morn, but are not visited by two angels. One of them says: O Allah, give him more who spends (for the sake of Allah), and the other says: O Allah, bring destruction to one who withholds.³⁷⁸

Lack of trust and sincerity on the other hand is one of the impediments of our national growth and economic development over the years. For our economy to achieve growth

377 Qur'an, *Al-Ma'idah*: 2.

378 Muslim, *Al-Jami' al-Sahih*, *Kitab al-Zakah*, *Bab fi al-Munfiq wa al-Mumsik*, Hadith no. 1010.

and stability there must be sincerity and honesty from both the leaders and the followers, the rich and the poor, the employers and the employees, the government and the private sector. It is the major source of blessing in Muslim wealth because Hakim ibn Hizam (رضي الله عنه) reported Allah's Messenger ﷺ saying:

الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا فَإِنْ صَدَقَا وَبَيَّتَا بُورِكَ لَهُمَا فِي بَيْعِهِمَا وَإِنْ كَذَبَا وَكَتَمَا مُحِطَتْ بِرُكَّتُهُ بَيْنَهُمَا.

parties in a business transaction have the right to annul it so long as they have not separated; and if they speak the truth and make everything clear they will be blessed in their transaction; but if they tell a lie and conceal anything the blessing on their transaction will be blotted out.³⁷⁹

Remunerations of workers and fair treatment of laborers as well as involving the people of a local area in all sectors of the economy is crucial in the economic development of a nation. Thus, Bello emphasized, in *Al-Ghayth al-Wabl* that public employees must be treated justly and their basic needs must be taken care of from the public treasury.³⁸⁰ The country should regulate and modernize the primary economic sector with full concentration on the people of the locality by engaging them actively in the process. This is a way of curbing unemployment crises and empowering the local people by allowing them to take active part in controlling the God-given resources. The government should reduce the level of engagement of foreign investors in the primary sector of the economy and move them to the secondary level which largely dependson the primary sector. This means that investors should invest their resources more on the processing industries in collaboration with the local people. The situation where the local people were engaged as mere laborers working for foreign masters for negligible wages does not in any way help the overall economic interest of the nation.

Close observation and analysis of Bello's economic principles and policies reveals that both the Sokoto Caliphate and Nigerian leadership have concerns about economic development of their respective territories right from their inception. A level of achievement was recorded by both leaderships to a certain point. However, the level of successes and achievements recorded varied significantly between the Sokoto Caliphate and contemporary Nigeria due to a number of factors. One of the factors is the ideological basis of the two political leaderships; the Sokoto Caliphate leadership developed its ideology on Islamic principles and belief system while the Nigerian leadership was structured on a 'secular' basis. The concept of economic development and prosperity therefore varies entirely and this leads to variations in the ways to achieve the utmost economic goals. Another important difference between the Sokoto Caliphate and the Nigerian style is the attitudes of the leadership and the followership as well as their level of compliance with the provision of the laws of the land.

379 Muslim, *Al-Jami` al-Sahih*, Kitab al-buyu`, Bab al-Sidq fi al-bay` wa al-bayan, Hadith No. 1532.

380 Bello, *Usul al-Siyasah*, p. 27.

CHAPTER SIX

CONCLUSION

Introduction

In this book, different aspects of Bello's life and contributions to the Sokoto *Jihad* movement of the nineteenth century in Hausaland were presented which portrayed him as one of the most active members of the *Jama`ah*. Particular reference was made to his contributions to the development of economic thought and philosophy of the Sokoto Caliphate as one of its thinkers and philosophers. The book examined, in details, the contributions of Muhammad Bello to the development of the Sokoto Caliphate's economy, in theory and practice, in the nineteenth century. It further analysed the current economic situation in Nigeria with a view to comparing some aspects of the economy in the two political entities. The last segment of this book focused attention on highlighting relevant aspects of Bello's economic principles, policies and legacies that are still relevant to Nigerian economic development.

Summary

Throughout the book, effort has been made to study the life and works of one of the Muslim intellectuals of nineteenth century West Africa in the person of Bello. Finally, analysis and recommendations were made on the relevance of the theoretical and practical aspects of his life and how best to put the principles into practice by contemporary Muslim communities in Nigeria and beyond. Below is a general summary and concluding remarks of the work and its major findings.

1. This book brought together Bello's major economic principles and practices as contained in some of his works and leadership style. His legacies were recorded by his biographers and others who worked on the history of the Sokoto Caliphate. Such principles include emphasis on Allah's consciousness (*taqwa*) in all dealings, wisdom (*hikmah*) and flexibility in choice and preference (*murunah*), justice and fairness (*`adl*) for everybody in all transactions, truthfulness (*sidq*) in words and deeds, fulfilment of promise (*al-wafa`*), honesty and sincerity (*`amanah*), moderation (*iqtisad*) in life particularly when one is in a leadership position and kindness (*al-ihsan*) to associates and relatives and condemnation of fraud (*ghishsh*), greediness (*hub al-nafs*), extravagance (*tabzir*), pride (*fakhr*), meanness (*bukhl*), hoarding (*ihtikar*), envy (*hasad*) and cheating (*zulm*) in economic life throughout the Caliphate.

2. The book also identified some major contributions of Muhammad Bello to the economic development of the Caliphate through his policies and approach to governance. He placed maximum priority to the provision of security of lives and properties within his domain. He emphasized on this to all his governors and all government functionaries

in some of his works such as *Usul al-Siyasah*, *Al-Ghayth al-Shu`bub* and *Jawab Shafin wa Khitab minna Kafin*. This is because of his understanding of the fact that without security, there would be no meaningful economic development in any human society.

3. In addition to security provisions, Bello championed infrastructural development and investment in all aspects that would help the economy to have significant development. Road construction and development of other infrastructures were among Bello's priorities throughout his days as Caliph. New urban centers were developed through the Caliphate's *Ribat* policy. These new centers served as economic development centers in addition to their security impact.

4. The book also acknowledged Bello's prudent financial management of state resources which was very significant in ensuring good governance and economic development throughout the Caliphate in his days. His theories and legacies in the fight against corruption of all kinds and embezzlement of resources and luxurious life in public and private engagements are relevant to any nation for meaningful socio-economic development. It is therefore very relevant in addressing some of Nigeria's economic challenges.

5. Bello's contributions to the development of Islamic economic thought and economic development are highlighted and appreciated in this book. Bello is acknowledged as a Muslim economic thinker and scholar par excellence. Intellectual contributions of the *Jihad* leaders are original and of universal standard comparable with that of other Muslim intellectuals from other parts of the world. They developed policies and theories to solve their local problems using the basic principles of the *Shari`ah* in formulating their policies and principles.

Recommendations

From the foregoing elaborations on Bello's economic policies and principles and the findings made, in the process of writing on the economic conditions of Nigerians in general and Nigerian Muslims in particular, the book concludes with the following recommendations:

1. There is need for further researches into the Sokoto Caliphate systems and important personalities from the original sources in order to let Nigerians understand the system properly with a view to imbibing the ideals of the Caliphate. This is also with a view to improving our understandings of the system to enable us to align our policies with the foundation of the Sokoto Caliphate's principles and ideals which will be more suitable to our cultural heritage and religious practices. Nigerian universities and other research institutions should lead others in this direction.

2. Nigerian Muslims, as an *ummah* should strengthen efforts in the fight against abject poverty in the country through Islamic models of poverty alleviation. There are five

strong institutions through which Islam fights against poverty in human society which are; 1) The institution of *Zakah* in all its kinds and types as it has been discussed in detail in chapter four of this book; 2) *Sadaqah* (non-obligatory charity) which complements the *Zakah* institution; 3) Mutual economic cooperation among different classes of the *ummah* copying from the example of *al-mu'akhah* (Islamic brotherhood) and *al-ta'awun* (mutual cooperation) of the Companions of the Prophet ﷺ in the early days of migration to Madina; 4) Sensitizing the *ummah* about the importance of labor and its dignity in Islam which considers struggle for a living as a form of *'ibadah* (devotion); 5) *al-Waqf* (endowment) as an independent institution that is used in the fight against poverty in Islam apart from *Zakah* and *sadaqah* which was also discussed in chapter four of this book. Although there is no Islamic government in place, Nigerian Muslims can still organize themselves under the auspices of community leaders and/or various religious organizations for the smooth running of the above policies. Muslim communities in other countries such as Malaysia and Singapore have a good example for Nigerian Muslims to copy. One of Bello's best approaches in this regard is imbibing the spirit of self-restraint against wanton accumulation of worldly materials which he discouraged in his book *Jila' al-Sudur fi Mard al-Aqwal wa al-Af'al wa al-Himam*.

3. The Nigerian economic system needs to align with local norms and realities in its development plans and strategies. Consideration should be given to people's beliefs and cultures in any plan and strategy. Local needs of each and every locality should be given due consideration in public and private investments. There should be some concerted efforts by the government at various levels towards harnessing our abundant resources at different localities across the nation. The Nigerian government and stakeholders in national development plans should reflect on the above while planning projects and programs that are meant to develop the nation's economy.

4. Attitudinal change should be accorded a very paramount priority at all levels of Nigerian life and in all sectors of public and private engagements in order to achieve strong, vibrant and progressive socio-political and economic systems in the country. Moral reorientation should be given priority in all our national development plans and strategies. Government and religious organizations as well as Non-governmental organizations should jointly double their efforts in moral reorientation and attitudinal change among Nigerians. Moral and religious education should occupy a central place in the Nigerian education system and public proceedings. The National Orientation Agency (NOA) should be strengthened and empowered by law to determine the qualities of public officers and civil servants at the point of entry, promotion and retirement.

5. Nigerian Muslims should improve their economic potentials and better their economic life by upholding Islamic ethics in economic life. They should consider economic pursuits as part of the religious devotion over which they could be rewarded or punished; they must learn about religious dos and don'ts in all aspects of their lives. All types of illegal transactions and illicit businesses should be fought against by the *ummah* at all

costs and at all levels. All sorts of un-Islamic practices in production, distribution and consumption of resources must be avoided at all cost.

6. Nigerian Muslims must imbibe the qualities of trust, prudence, hard work, cooperation in the economic life, kindness to one another, moderate life, measuring all economic issues on the scale of priority by considering the most important and less important issues in our production, distribution and consumption culture. Extravagance and embezzlement in public and private life must stop and the resources and time that are wasted in less important matters should be properly used to address important economic issues.

7. Nigerian Muslims must also keep away from and fight against all sorts of anti-social and anti-economic habits that are prevalent among Nigerians such as fraud, deceit, laziness, corruption, extravagance, miserliness, all sorts of illegal accumulation, inflicting harm on others, and corruption in public and private life. For the Nigerian economy to develop, corruption in all forms must be reduced to a low level otherwise there would hardly be meaningful development in the country.

8. There is an dire need for community-based economic planning and strategy with a view to catering for the indigent members of the community through certain economic initiatives that could be funded by philanthropic services as a form of endowment (*waqf/hubs*). Muslim community leaders and Islamic Organizations can make pilot programs within their communities/organizations. This also helps in providing and maintaining some basic infrastructures that are crucial in the economic development of the country.

9. The government at various levels should, in addition to what is on the ground, create a conducive environment for business and industrial activities to thrive and open up with local and international marketers to have easy access to Nigerian products for local consumption and export. They should improve the agricultural sector by providing high yielding seeds and seedlings for crop diversification; providing equipment and infrastructure for agricultural extension services; establishment of farm power and mechanization; establishment of storage and preservation facilities across the country. This has a positive impact on local farmers and other entrepreneurs for large scale production and capital upgrade. Lack of access to foreign and local markets makes it difficult for local farmers and entrepreneurs to produce at large scale even when they have a strong capital base that supports them. At the local level, there should be a provision for absorbing the raw materials produced by local farmers in order to assist the entrepreneurs develop the secondary sector of the economy. Government should ensure strict compliance to the above provisions at levels by all citizens in line with Bello's ideals and practices.

Concluding Remarks

The book discovers that the leadership in the Sokoto Caliphate considered the economic wellbeing of the citizenry not only as a leadership responsibility but a religious obligation over which every leader must give account before Allah on the Day of Judgement. As far as Bello is concerned, all the citizenry within a polity must be provided with necessary care and support by the leader just like the one he provides to the members of his immediate family. This is in line with the Prophetic saying that ‘every one of you is a shepherd and everyone must give account of his stewardship’. Thus, Bello constantly reminded himself as well as all the public office holders in the Caliphate that every one of them should strive to:

Urge his subjects to acquire foodstuffs and store them away for future usage. He must keep villages and the countryside in prosperity, construct fortresses and bridges, maintain market places and roads and realize for them all necessities for the public interest so that the proper order of this world may be preserved. He should in addition, be openhanded and generous towards his subjects.³⁸¹

Comfort and prosperity of the subjects is a major priority in Bello’s leadership philosophy and his policies were meant to ensure this singular goal. He was able to imbibe this knowing fully that leadership is a burden and a trust from Allah. The leadership position is one of the greatest trials to a servant because of the fact that knowledge and leadership, according to Bello, result in much reckoning on the Day of Judgment, in as much as a servant is reckoned in accordance with his words, deeds and spiritual condition. It is for this reason, Bello believes that, it is said that whoever Allah leaves in obscurity, he should be truly grateful to Allah and praise Him for that, because Allah will lighten his reckoning (*hisab*) and count him among those whose judgment will be made easy. On the other hand, Bello warns that; “whomever Allah *ta’ala* entrusts with the responsibility of authority, he should struggle to deliver its rights to its people. If he is able to do this, then the responsibility of governance will be the greatest of blessings for him.”³⁸²

From this point one can understand one of the major differences between the two political entities, Sokoto Caliphate and contemporary Nigeria. The philosophy and orientation of a leader determine the type of government he leads. It is, therefore, imperative for the Nigerian political environment to have a rethink on the ideals and qualities necessarily needed in a person before he is entrusted with public trust at all levels. One’s level of compliance with one’s religious ideals as well as the norms and customs of the society is of paramount importance as a requirement for selection or election into public offices. Everybody is a stakeholder in this regard and all must do their best to make this a reality in the country. This should not be a monopoly of the Muslim population in the country, the followers of all religions should adhere to this divine call in accordance with the teachings of their respective religions. Through this, Nigeria can have decent Muslims

381 Bello, *Usul al-Siyasah*, p. 31.

382 Bello, *Usul al-Siyasah*, p. 25.

and decent Christians dominating the polity and consequently putting the wellbeing of the citizenry as their topmost priority.

Leadership principles that are most needed in contemporary leaders in Nigeria as exemplified by Bello in his time and are still relevant include: The leader (*Imam*) should be a man of *taqwa* (God's consciousness) in his religion, [2] be a strong follower of the footsteps of the Messengers of Allah, [3] be occupied with the matters of the Hereafter, [4] be in conformity with the limits of Allah, [5] be abstinent in worldly affairs and [6] be removed from the love of leadership and worldly accumulation by not craving for the positions of authority. Even though, some Nigerians claim to adopt secularism which dictates that religion should not be part of public life the fact remains that religion is one of the most vital institutions in our private and public life. It should therefore remain one of the determining factors in the selection and election processes. This is something that does not necessarily need constitutional promulgation but sincere commitment to its course by all the citizens through evolving a conscience group of Nigerians in every aspect of life in the country.

The leaders should as well provide public amenities for the people of their domain for worldly and religious benefits. To this end, they should foster the industrialists and be concerned with the professionals who are indispensable to the people, such as: agriculturalists, food and beverages producers, smiths, tailors, fashion designers, computer and ICT experts, civic, mechanical, electrical and automobile engineers, dyers, physicians, grocers, butchers, architects, surveyors, carpenters and all sorts of professionals who contribute to the proper order of this world. They must allocate these professionals to every region and locality in the territory. This could not be easily achieved unless the leaders have first hand information about their domain and various needs of every locality. A serious nation would not rely on foreign nations to provide such sensitive economic needs and services to her citizens. Nigeria, should therefore, work hard to secure its economic growth by reviving her sensitive economic industries such as Ajakuta Steel Rolling Company, Power and Energy sector, Agricultural Industries and other critical sectors for sustainable economic development.

Northern states, in particular, should do the needful to salvage the economic sector of their respective states. This could be by reviving and/or establishing the industries that are relevant to our local economic potentials. The first and the most important industry in this regard is the agricultural industry at all levels; primary, secondary and tertiary levels of production which should be adequately funded. Thus, the region can use this policy to curb the alarming rate of unemployment and ensure food provision and security in the region and by extension the country at large. This should not be at the detriment of other sectors of the economy that have potential features in the region. Human capital development is of high economic benefits to the nation's economy only if the active population is strategically trained and guided for economic growth and development. The leaders of the region and the country at large should invest adequately in the education

sector to ensure quality education, training and skills for the citizenry. The teeming population and economic pursuits should be directed towards exploiting the abundant natural resources that are endowed. In all these, the leaders should treat their subjects gently while associating with them. This means that they should place the people of distinction from among their subjects to all excellent spiritual and mundane ranks, each commensurate with his state of spirituality and commitment to the cause of the people.

This final chapter of the book concludes with a general summary of the work followed by general recommendations based on the forgone discussions. The concluding remarks made the final discussions with highlights on the prospects of Nigerian economic development with a particular emphasis on the Muslim populace.

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LIST OF INFORMANTS

Alhaji Muhammad Ori, a food stuff dealer based in Bauchi, interviewed in Soro Market, Ganjuwa Local Government Area, Bauchi State on Saturday 12th January, 2019.

Alhaji Musa Dan Inna, food stuff dealer at Sokoto central market, Sokoto, interviewed in his shop on Wednesday 5th December, 2018.

Alhaji Musa Ja`faru, market agent (*dillali*) in Tulu cattle market, interviewed in Tulu market on Thursday 17th January, 2019.

Malam Ibrahim Musa Tukur, Civil Servant with Bauchi State Government, interviewed in his house at Nasarwa Street, Bauchi on Monday 14th May, 2018.

Sheikh Muhammad Harshi Bello, a Muslim scholar and expert on the Sokoto Caliphate literature, interviewed in his house near kofar Atiku Gate, Sokoto on Monday 3rd December, 2018.

Malam Muhammad Isa Talata Mafara, former staff of Sokoto History Bureau and a Muslim scholar and researcher on the Sokoto Caliphate, interviewed in his office at Islamic Center, Gawon Nama quarters, Sokoto on Thursday 16th August, 2018.

Malam Usman Jabo, a Muslim scholar and researcher in the Sokoto Caliphate literature, interviewed in his house at Gidadawa quarters, Sokoto on Wednesday 15th August, 2018.

Yahya Boyi, Secretary, Moon Sighting Committee, Sultanate Council, Sokoto, interviewed in his house on Wednesday 15th August, 2018.

Professor Husaini Usman Malami, Professor of Economics, Usmanu Danfodiyo University, Sokoto (UDUS), interviewed in his office on Tuesday 14th August, 2018.

Professor Ibrahim Haruna Hasan, Professor of Islamic Studies, University of Jos, interviewed in his private office along Bauchi Road Jos on Thursday 17th May, 2018

Professor Sulaiman Yusuf Karwai, Professor of Business Management at Ahmadu Bello University, Zaria, interviewed in his Kano residence at Dorayi quarters, Kano on Thursday 13th December, 2018.

Wali Sambo Junaidu, Wazin Sokoto, Professor of Arabic language with Usmanu Danfodiyo University, Sokoto (UDUS), interviewed in his office at the Sultanate palace,

Sokoto on 12th August, 2018.

Sheikh Umar Sani Fagge, a renowned Muslim scholar in Kano, interviewed in his house at Fagge quarters in Kano on Wednesday 12th December, 2018.

Ustadh Yakubu Gero, Director of *Zakah* and Hubus, Bauchi State *Shari`ah* Commission, interviewed in his office on Wednesday 10th of April, 2019.

APPENDICES

Appendix I

LIST OF BELLO'S WORKS

The following list contains the titles of works that were authored by Muhammad Bello which numbered about one hundred and eighty-two works. The list is prepared based on the available records from various sources which include; “Al-Kashf wa al-Bayan an Ahwal al-Sayyid Muhammad Bello” by Wazir Gidado Dan Laima who mentions titles that were authored by Bello; *Daular Usmaniyyah* by Malam Muhammad Isa Talata Mafara who mentions one hundred and fifty-two (152) works authored by Bello; *Arabic Literature of Africa*, Vol. II by John O. Hunwick who mentions one hundred and nine (109) titles that were attributed to Bello; *Field Notes on the Arabic Literatures of the Western Sudan: Muhammadu Bello* by W. E. N. Kensdale who mentions a total of eighty-two (82) titles.

1. *Adab al-Mu`asharah*
2. *Adab al-Musafir*
3. *Adab al-Tawassul bi Ahl Allah*
4. *Al-`Isha`ah fi Hukm al-Kharijin `an al-Ta`ah*
5. *Alamah Zuhur al-Mahdi*
6. *Al-Awamil fi al-Nahw*
7. *Al-Badr al-Lami` fi al-Wird al-Jami`.*
8. *Al-Budur al-Musfirah fi al-Khisal al-Latiy Tunal Biha al-Maghfirah*
9. *Al-Budur al-Yamani fi Akhbar Uways al-Qarni*
10. *Al-Durar al-Zahiriyyah fi al-Salasil al-Qadariyyah*
11. *Al-Durur al-Zahiriyyah fi al-Masa`il al-Qadariyyah*
12. *Al-Fusul fi Masa`il al-Ghulul*
13. *Al-Ghayth al-Shu`bub fi Tausiyat al-Amir Ya`qub.*
14. *Al-Ghayth al-Wabl fi Siyrah al-Imam al-`Adl*
15. *Al-I`lam Fima Yajib ala al-Imam min Hifz Baydah al-Islam*
16. *Al-Insaf fi Dhikr ma fi Masa`il al-Khilafa min Wifaq wa-Khilaf*
17. *Al-Isha`ah fi Hukm al-Kharijin an al-Ta`ah*
18. *Al-Isharat ila al-Umur al-Latiy fi al-Sab` al-Masthaniy*
19. *Al-Jumal al-Munabbihah Fiha al-Isharah al-Muqizah.*
20. *Al-Kafi fi Ilm al-Jabr wa al-Qawafi*
21. *al-Kawakib al-Durriyya fi Ba`d Mustalahat al-Sufiyah*
22. *Al-Mahsul fi Dhikri Jumal min Masa`il al-Ghulul*
23. *Al-Masa`il fi Jamm Ghafir.*
24. *Al-Mawarid al-Nabawiyyah fi al-Masa`il al-Tibbiyyah*
25. *Al-Nasa`ih wa al-Tanbihat `Ala Maqasid Muhimmat*
26. *Al-Nasiha al-Wadi`a fi Bayan anna Hub al-Dunya, Ra`s Kull Khati`a.*
27. *Al-Nasiha bi Taqrib ma Yajib `ala `Ammat al-Umma*

28. *Al-Nuqul al-Nawatiq fi Sha'ni al-Barbar wa al-Tawariq*
29. *Al-Qasida al-Hamziya.*
30. *Al-Qawl al-Mabd hul fi Masa'il al-Ghulul.*
31. *Al-Qawl al-Mabd hul fi Dhikri Masa'il al-Ghulul*
32. *Al-Qawl al-Mahram fi Hukm al-Zina bi Dhat al-Maghnam*
33. *Al-Qawl al-Manthur fi Adwiyah al-Basur*
34. *Al-Qawl al-Man'ut fi al-Nafaqah wa al-Qismah fi al-Mabit.*
35. *Al-Qawl al-Mauhub fi Ajwibah As'ilat al-Amir Ya'qub*
36. *Al-Qawl al-Mukhtasar fi Amr al-Mahdiyy al-Muntazar*
37. *Al-Qawl al-Sana fi Wujub al-Tamasshi bi al-Sana*
38. *Al-Rahmah fi al-Tibb*
39. *Al-Ribat wa al-Hirasah*
40. *Al-Sayf al-Maslul fi Ahkam al-Ghulul*
41. *Al-Sayf al-Maslul fi Bayan Wujub Ta'ah al-A'imma wa al-Rifq bi al-Ra'iyyah wa Tahrir al-Ghulul*
42. *Al-Tahrir fi Qawa'id al-Tabsir*
43. *Al-Tanwir fi 'Ilm al-Tabsir*
44. *Al-Tarjuman 'an Kayfiyah Wa'z al-Sheikh Uthman*
45. *Al-Tawassul bi khair al-Rusul.*
46. *Al-Tibb al-Hayyin fi 'Awja' al-'Ayn*
47. *Al-Tibb al-Nabawiy*
48. *Al-Turjaman an Kayfiyah Wa'z al-Sheikh Uthman*
49. *Aqwa Asbaba al-Nasr li al-Mujahid*
50. *Bakurah al-Janiy fi Karamah al-Khatm al-Akbar Sayyid Ahmad al-Tiyjaniy*
51. *Bayan al-Arkan wa al-Shurut.*
52. *Birr al-Walidayn.*
53. *Dhikr al-Mujaddidin Ala Ra'si Kulli Mi'ah 'Amin*
54. *Dhikr man Yusalli 'Alayh Allah wa Mala'ikatuh*
55. *Diya' al-'Uqul fi Bayan Ghilazi Tahrir al-Ghulul*
56. *Durrah al-Hina' bi Ta'ifah min al-Asma'*
57. *Fadl al-Fatiha.*
58. *Fath al-Aghlaq fi Ma'na Hadith "Bu'ithu li Utammima Makarim al-Akhlaq".*
59. *Fath al-Bab fi Dhikr Ba'd Khasa'is al-Sheikh Abdulqadir al-Jiylaniy*
60. *Fawa'id Mujmala Fima Ja'fi al-Birr wa al-Sila.*
61. *Ghayah al-Suwl fi Tafsir al-Rasul*
62. *Hashiya 'Ala Muqaddimah 'Ida' al-Nusukh*
63. *Hilyah al-Basa'ir 'an Ahkam al-Lazimah li al-Musafir*
64. *Hizb al-Amani*
65. *Hizb al-Kifayah*
66. *Hizb al-Shakwa al-Kabir*
67. *I'lam al-Akhyar bima Malaka al-Nabiyy al-Mukhtar*
68. *Ifadah al-Ikhwān*
69. *'Ilm al-Jumal al-Nahwiya.*

70. *Infaq al-Maysur fi Ta'rikh Bilad al-Takrur.*
71. *Ishara wa I'ma fi Ba'd Umur Silah al-Arham*
72. *Jala' al-Samam fi Marad al-Aqwal wa al-Af'al wa al-Himam*
73. *Jala' al-Sudur 'Amma Yakhtaliju Fiha min Sada' al-Ghurur*
74. *Jam'u al-Nuqul fi Ahkam al-Ghulul*
75. *Jawab 'An Su'alayn*
76. *Jawab li al-Sayyid Ahmad b. Muhammad Labbo*
77. *Jawab Shafin wa Khitab Minna Kafin ila Muhammad al-Jaylani*
78. *Kaff al-Ikhwan 'an Ittaba' Khutuwat al-Shaytan*
79. *Kashf al-Ghita' wa al-Sitri bi Muwalat al-Kuffar.*
80. *Kashf al-Khafi min Akhbar al-Imam al-Mahdi*
81. *Kashf al-Qina' wa al-Astar fi Sha'n Sayyid al-Istighfar*
82. *Kifayat al-Muhtadin fi Ahkam al-Mukhallifin Min al-Mujahidin.*
83. *Kitab al-Dhikra*
84. *Kitab al-Nisrin Fima Qila fi Man Balagh Min al-Sinni Arba'in*
85. *Kitab al-Raghbah*
86. *Kitab al-Sa'adah*
87. *Kitab al-Tahrir fi Qawa'id al-Tabsir li al-Siyasat*
88. *Kitab fi al-Baith 'an Ism Allah al-A'zam*
89. *Kitab fi al-Balaghah*
90. *Madarij al-Salamah fi Jumal Min Mas'il al-Imamah*
91. *Majmu' al-Ansab*
92. *Manzum al-Durr fi Sharh al-Wazifah Hizb al-Bahr*
93. *Manzumah fi al-Fitan al-Muttasilah bi Khuruj al-Mahdi*
94. *Manzumah Isa Goje*
95. *Marthiyat 'Ammihi 'Abd Allah (ibn Fudi).*
96. *Masa'il Muhimmah wa Fawa'id 'Azimah*
97. *Masa'il al-Jihad.*
98. *Masugh al-Lujain al-Musamma bi al-Tibb al-Hayyin.*
99. *Maudu' al-Qur'an wa Ma'anihi*
100. *Miftah al-Sadad fi Aqsam Ahl Hadhihi al-Bilad.*
101. *Miftah al-Sadad fi Dhikr al-Awliya' al-Khawass al-Afrad*
102. *Miftah al-Sadad fi Sha'n Arba'at al-Autad*
103. *Mir'at al-Qalb fi Ma'rifah al-Rabb*
104. *Mukhtasar fi al-Siyasah al-Shar'iyah*
105. *Nasihah li al-Aghrad Kafiah*
106. *Nayl al-Maram fi Shiyam al-Kiram*
107. *Nayl al-Ragha'ib fi Silsilah al-Qutub al-Tha'alibi*
108. *Nazm al-'Awamil al-Nahwiyyah*
109. *Nibras al-Zulam fi Madh Sayyid al-Anam*
110. *Nubdhah Min Kutub al-Raq'a'iq*
111. *Nur al-'Aynayn fi Khuluq Sayyid al-Kawnayn*
112. *Nur al-Fajr fi al-Ayyam al-'Ashr wa Layal al-'Ashr*

113. *Nush Kafi wa li al-Amrad Shaft*
114. *Nush Kafin wa bi al-Maqsud in Sha' Allahu Wafin*
115. *Qadh al-Zinad fi Ahkam Hadhal Jihad*
116. *Qasidah `Ayniya: Ala Ballighan Anni wa in Kuntu Na'iyān*
117. *Qasidah `Ayniyyah fi Mawadi` al-Qur'an wa `Ulumih*
118. *Qasidat al-Thulath fi Madh an-Nabi.*
119. *Qasidat... Muhammad Bello Yamdah al-Ghuzat min Ashabihi.*
120. *Qawa'id al-Salah ma'a Fawa'id al-Falah.*
121. *Raf' al-Ishtibah fi al-Ta'alluq bi Allah wa bi Ahl Allah.*
122. *Raf' al-Shubha fi al-Tashabbuh bi al-Kafara wa al-Zalama wa al Jahala.*
123. *Raudat al-Afkar.*
124. *Risalah fi al-Amrad al-Kulyah wa Ilajiha*
125. *Risalah fi Sha'n al-Najm al-Dhi Tala'a fi Rajab*
126. *Risalah Ila Jama'ah al-Muslimin*
127. *Risalah li al-Amrad Shafiah wa Nasihah li al-Aghrad Kafiah*
128. *Salwah al-Ahzan bi Tasliyah al-Qur'an li al-Nabiyy al-Burhan*
129. *Sard al-Kalam fima Jara Baynana wa Bayna `Abdussalam*
130. *Shajrah Ansab Muluk Kabbi*
131. *Shams al-Zahira fima yajib ala al-Imam min Husn al-Siyrah*
132. *Shams al-Zahira fi Minhaj Ahl al-'Ilm wa al-Basirah*
133. *Sharh al-Qasida al-Ta'iyā al-Badamasiya.*
134. *Sharh al-Qasidah al-Badmasiyyah*
135. *Sharh al-Sadr fi Tahrir Jinayah al-Abd ala al-Hurr*
136. *Sharh al-Suwar.*
137. *Shi'lah al-Anwar fi al-Salah `Ala al-Nabiyy al-Mukhtar*
138. *Shifa' al-Asqam fi Ma'rifat Madarik al-Ahkam.*
139. *Silk Juman al-Durr*
140. *Suwar al-Jinan bi Awsaf al-Jinan*
141. *Ta'ah al-Khallaq bi Makarim al-Akhlaq*
142. *Ta'liq Wajiz ala Qasidatihi*
143. *Ta'riyb Munajat al-Sheikh Uthman (in Fulfulde Language)*
144. *Tabshir al-Ikhwan.*
145. *Takhmis al-Burdah*
146. *Takhmis al-Qasidah al-Qadiriyyah*
147. *Takhmis Banat Su'adah*
148. *Takhmis Hamziyyah al-Busuri*
149. *Talkhis al-Makasid al-Mujarradah fi al-'Adwiyah al-Faridah*
150. *Tanbih Ahl al-Fuhum ala Wujtib Ijtinab ahl ash-Sha'wadha wan Nujum.*
151. *Tanbih Ahl al-'Uqul ala 'Jtinabi al-Khawd fi Anwa' al-Fudul.*
152. *Tanbih al-Fahim ala Anna al-Mahdiyy Huwa al-Khatin*
153. *Tanbih al-Ghafil fi al-Tawassul bi A'zam al-Wasa'il*
154. *Tanbih al-Ikhwan `ala Adwiyah al-Diydan*

155. *Tanbih al-Ikhwān ala Ahkam al-Aman.*
156. *Tanbih al-'Imad fima Zad 'ala 'Umdat al-'Ibad.*
157. *Tanbih al-Jahul.*
158. *Tanbih al-Jama'a ala Ahkam al-Shafa'ah.*
159. *Tanbih al-Raqid fi ma Ya'tawir al-Hajj Min al-Mafasid*
160. *Tanbih al-Sahib ala Ahkam al-Dawahi*
161. *Tanbih al-Sahib ala Ahkam al-Makasib*
162. *Tanbihat Wadihah Fima Ja'a fi al-Baqiyat al-Salihat*
163. *Taqrib Masa'il al-Bay' li al-'Ammah*
164. *Tarwih fi Salat al-Tasabiyh*
165. *Tawq al-'Aqyan fi Jawami' al-Qur'an*
166. *Tawqif al-Jahul ala Anwa'i Mafasid al-Ghulul*
167. *Ujalah al-Rakib fi al-Tibb al-Sa'ib*
168. *Usul al-Siyasah wa Kaiyyat al-Makhlis min Umur al-Ri'asah.*
169. *Wathiqah Amir al-Mu'minin Muhammad Bello ila Jama'ah al-Muslimin*
170. *Wathiqah ila Akhihi Abi Bakar al-Atiq wa Jama'ah al-Muslimin*
171. *Wathiqah ila al-Shaikh Hamid ibn Ahmad Qadi*

Appendix II

LIST OF BELLO'S WIVES AND CHILDREN

Following are lists of Bello's family members; his wives and children. However, the list of wives only mentions nine who were his free wives at different times of his life and does not include his concubines who were also many in number. The list of his children includes all of them regardless to the status of their mothers whether free or slaves. The list was from two major sources namely; "Majmu' Ashab Bello" by Wazir Gidado ibn Laima, Bello's Wazir (deputy) and *Daular Usmaniyya* by Malam Muhammad Isa Talata Mafara.

Bello's Wives

1. Aishah (popularly known as Gabdo)
2. Adama
3. Aishah (the daughter of the Sheikh's associate Umaru Alkammu)
4. Hawwa'u (the daughter of Yarubi)
5. Niyeju (the daughter of Malam Zagu)
6. Aishah (popularly known as Tuwwa)
7. Maryam
8. Fatima (the daughter of another companion of the Sheikh, Malam Agali of Azbin)
9. Ma'ze (the daughter of Malam Muhammad).

Bello's Children

1. Abdullahi I
2. Abdullahi II
3. Abdulqadir III
4. Abdulqadir IV
5. Abdurra'uf
6. Aliyu I
7. Aliyu II
8. Abubakar
9. Ahmad I
10. Ahmad II
11. Abdurrahman
12. Bukhari
13. Fodiyo
14. Hammada'ni
15. Ibrahim
16. Junaidu
17. Khalid
18. Khaliru
19. Muhammad Sa`ad I

20. Muhammad Sa`ad II
21. Muhammad I
22. Muhammad II
23. Muhammad III
24. Muhammad IV
25. Musa
26. Malam Jabbo
27. Mu`azu
28. Sa`idu
29. Usmanu I
30. Usmanu II
31. Umar I
32. Umar II
33. Yahya
34. Yusuf
35. Asma`u I
36. Asma`u II
37. Aishah I
38. Aishah II
39. Aishah III
40. Aishah IV
41. Amina I
42. Amina II
43. Fatima I
44. Fatima II
45. Fatima III
46. Fatima IV
47. Fatima V
48. Fatima VI
49. Fatima VII
50. Fatima VIII
51. Halima
52. Hafsatu
53. Hawwa`u I
54. Hawwa`u II
55. Hawwa`u III
56. Hannatu
57. Khadija I
58. Khadija II
59. Khadija III
60. Khadija IV
61. Khadija V
62. Khadija VI

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|-------------|------|
| 63. Khadija | VII |
| 64. Khadija | VIII |
| 65. Khadija | IX |
| 66. Maryam | I |
| 67. Maryam | II |
| 68. Maryam | III |
| 69. Maimuna | |
| 70. Rabi`ah | I |
| 71. Rabi`ah | II |
| 72. Rahmatu | |
| 73. Safiya | |
| 74. Zainab | |

ECONOMIC PRINCIPLES AND POLICIES OF AMIR AL-MU'MININ MUHAMMAD BELLO

LEGACIES AND RELEVANCE TO NIGERIAN ECONOMIC LIFE

This book on Economic Thoughts and Policies of Amir al-Mu'minin Muhammad Bello investigates Bello's major intellectual and administrative contributions to economic development of the Sokoto Caliphate. The book outlines some thoughts and policies he developed and implemented in the Caliphate which were responsible for rapid socio-economic development of the Caliphate. It reveals how best the thoughts and policies can be applied in Nigeria today with a view to providing an alternative economic system for a better human society. The book carries out extensive study and analysis of the primary works written by Bello and other Jihad leaders as well as later works such as travel diaries of the Western explorers and indigenous scholars. The book discovers that Amir al-Mu'minin Bello adopted a classical Muslim economic development model and aligned it with local economic realities and features to achieve his overall economic goals for the new Caliphate. Bello made emphases Islamic moral provisions in economic pursuits and good fiscal policies and strategies in consonance with Shari'ah guidelines. The book discovers that revenue generation and expenditure formula was Shari'ah compliant in the Caliphate under Bello. It outlines and analyzes some impacts of Bello's approaches to poverty alleviation, unemployment, agricultural development, regulation of trade, commerce and industry as well as new labor policy. The book also discovers that Qualities of trust, hard work, sincerity and fulfilment of promise were emphasized by Bello while fraud deceit, laziness, corruption of all kinds and all behaviors that militate against economic development were condemned and uprooted.

The book reveals that Bello appreciated the abundant human and material resources that were available at his disposal to ginger the populace to harness them maximally. Training of manpower, provision of basic infrastructures needed for economic activities to flourish, establishment of new ribat as defense frontiers and economic centers as well as introduction of new techniques had impacted significantly in Bello's economic development strategy. The book discovers that the major difference between current Nigerian economic system and that of the Sokoto Caliphate was attitudinal problems in the former. The book, finally, recommends that there is need for a proper understanding of our past in order to correct our present and plan for our future. Attitudinal change is paramount for Nigeria to achieve meaningful economic development that can give her competitive advantage among other nations. Adoption and improvement on practical measures from Bello's legacies such as prudent management of public funds, emphasis on skills and manpower training, creating enabling economic environment as well as straightening Islamic economic institutions are also recommended.

It is hoped that readers will find the book relevant in many areas related to Islamic Economic thought and system. It deals specifically with topics related to Islamic economic thought, wealth creation and distribution in Islam, Islamic economic development model, fiscal policy and public finance in Islam, role of a state in economic regulation, corruption and riba and their impacts on an economy, land and labor policy in the Sokoto Caliphate, general history of the Sokoto caliphate, etc.

Brief Biography of the Author



Hamza Abubakar Hussaini was born in Sabon Garin Tulu village in Lame District, Toro Local Government Area of Bauchi State, Nigeria. He received his early Qur'anic and other aspects of Islamic Education from his father Malam Abubakar Hussaini (Mal. Garba, a popular Qur'anic scholar in the locality) as well as other Muslim scholars in the locality. After completing his six year primary education in his village, he was enrolled in School for Higher Islamic Studies (SHIS), Sarkin Mangu, in Jos Plateau State for his secondary education. Upon completion of his Senior School Certificate in 1999, he joined the University of Jos where he graduated with a B.A. Degree in Islamic Studies in 2005. The author proceeded to Usmanu Danfodiyo University, Sokoto for his Master Degree (M.A.) in Islamic Studies in the year 2009 and obtained PhD in Islamic Studies from Bayero University, Kano Nigeria in the year 2020.

He started his working career as an Assistant Lecturer with A.D. Rufa'i College for Legal and Islamic Studies, Misau in Bauchi State in the year 2006 and rose through the rank to Lecturer II in the year 2012. He transferred his services to the Federal University, Kashere, Gombe State in the year 2013. He is currently a Senior Lecturer of Islamic Studies in the University. He also has extra-curricular engagements within and outside the University. He served as Islamic Online University (IOU) Representative in Bauchi from 2016 to 2018. He is a member of various Islamic Da'wah groups as he engages himself in Ta'lim activities. His areas of research interest include; Islamic Texts, Islamic Jurisprudence, Islamic Economic System and Muslim Development. He has published many researched-based papers in these areas in different scholarly journals within and outside Nigeria. The author is happily married with children.