“SOME ECONOMIC LEGACIES OF *AMIR AL-MU’MININ* MUHAMMAD BELLO AND THEIR RELEVANCE TO THE MUSLIMS’ ECONOMIC LIFE IN NIGERIA”

BY

HAMZA ABUBAKAR HUSSAINI

DEPARTMENT OF RELIGIOUS STUDIES, FACULTY OF HUMANITIES, MANAGEMENT AND SOCIAL SCIENCES, FEDERAL UNIVERSITY OF KASHERE, GOMBE STATE, NIGERIA.

 *Phone; +23480 34639099*

*E-mail;* *sgtu99@gmail.com*

AND

MUHAMMAD BELLO IBRAHIM

DEPARTMENT OF ARABIC AND ISLAMIC STUDIES, FACULTY OF HUMANITIES AND EDUCATION, FEDERAL UNIVERSITY, GUSAU, ZAMFARA STATE

*Phone; +2347032169739*

*E-mail;* *belloga78@gmail.com*

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**Abstract**

One of the problems that bedeviled Hausaland in the second half of the 18th century and the beginning of the 19th century was a serious economic hardship characterized with a lot of exploitations, fraud and corruption. These were part of the immediate causes that led to the reform movement by the Sheikh Uthman Bn Fodiyo. The movement was seriously challenged by aristocrats and their supporter vehemently, the consequence of which was the physical confrontation between the supporters of the reform under the leadership of the Sheikh on one hand and the *Sarakuna* of Hausaland on the other hand who mostly enjoyed the economic exploitation against the common citizens. After a decade of physical confrontation and nearly three decades of *da’wah* activities by the *Jama’ah* against the secular system, the movement ended up with the overthrow of the old *sarauta* system and bringing about a new system in the land which brought changes in almost all facets of human life from religious to social, economic and political local and international aspects. One of the key actors in the *Jihad* movement and the establishment of the Sokoto Caliphate was *Amir al-Mu’minin* Muhammad Bello Bn Uthman Bn Fodiyo. The questions that come to mind are what are the basis for Bello’s economic philosophy, to what extent did it help him in bringing about a rapid economic development in his domain and to what extent can Nigeria benefit from his legacies in achieving a better economic life today? This research paper attempts to analyze some legacies of the Amir in the economic spare and how best it helped him in bringing about rapid economic development and emancipation throughout the caliphate. The paper further attempts to present his legacies and philosophy as a model for economic development of in Nigeria.

Key words; *economic legacies, Amir al-Mu’minin, Muhammad Bello, Sokoto Caliphate, Muslims’ Economic Life, Nigeria.*

**Introduction**

All praise and thanks are due to Allah with whose special favour and mercy good things are accomplished. He is the Most Gracious, the Most Merciful without whose favour never can we attain what we attained. May His peace and blessings be upon the Noble Prophet Muhammad, his Household, his Companions and all those who follow their footsteps till the Last Hour.

One of the greatest thing that happened in the history of West African region was the emergence of the Sokoto Caliphate in the 19th century. The movement came about as a result of the hard work and determination exhibited by the triumvirate. The movement has succeeded in bringing about positive changes in different facets of human life in the territory; religious practices and belief, social and economic life, political system, etc. Muhammad Bello was the second caliph after the demise of his father, Sheikh Uthman Bn Fodiyo. He consolidated on the achievements of the Sheikh and succeeded in setting the administrative pattern for the caliphate. Bello was acknowledged as one of the brains behind the success of the caliphate in its later days’ policies. One of the areas in which he left an indelible mark in the history was his economic ideology and reforms strategy. However, this area is yet to receive its appropriate attention from the researchers in the history of the caliphate. This research paper is a little effort in that direction. The paper comprises of an introduction, brief biography of *Amir* Muhammad Bello and his immediate environment, brief review of economic condition in Hausaland before the 19th century Jihad, Bello’s economic philosophy, and reform strategy, what we should learn from his legacies in order to reposition our economic condition and then conclusion.

**Bello’s Personality and Environment**

Bello was born in the year 1195 AH/1782CE (Yamusa, 3 and Omar, 15) about 23 years before the Sheikh’s *hijrah* (migration to Gudu from Degel in Gobir Kingdom) and seven years into the *da’wa* (proselytization) activities of the Sheikh. A lot was written about the history of the Fodiyo family right from the time of the family migration from Futa Toro in present day Senegal to Hausa land. Bello himself has contributed a lot in the biography of this 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 were not clear on his place of birth probably because of the nature of the Sheikh’ engagement in *da’wa* (proselytization) activities at the time of Bello’s birth. He was born seven years into the *da’wa* of his father while they were moving from one place to another throughout the Gobir kingdom. However, according to Mina (1), Bello was probably born at Degel, a small town in Gobir kingdom where the Sheikh made to be his permanent residence before the *Jihad.*

Although Islam has been introduced to the people of Hausaland as early as the 11th century, the level of its practice was something of a great concern in most part of the history of its existence. Towards the end of the 18th century, there was a serious decline in the level of adherence to the religious doctrines among the Muslims in the central *Bilad al-Sudan.* There was high rate of ignorance among all class of the society, religious practices were mixed up with paganism and most of the scholars whom the Sheikh tagged as *ulama’ al-su’i* (venal scholars)*,* abandoned their primary responsibility and connived with the rulers in exploiting the masses (see for instance Sheikh Uthman’s *Nur al-Albab* and *Bayan al-Bida’ al-Shaytaniyyah*). The Sheikh in his *Nur al-Albab* has classified the people of Hausaland based on their level of adherence to Islam into three categories namely; Pure Muslims who adhere to the teachings of Islam, Pure unbelievers who have never smelled the scent of Islam and the third category is that of those who mixed up Islam and paganism. Unfortunately, the last group was very powerful and sophisticated in the society comprising many of the ruling elites and supported by the venal scholars.

**Economic Condition in Hausaland before the 19th Century Jihad**

Major economic activities in Hausaland, according to (Mahdi, 10-14) include agricultural activities, production industries, commercial activities, etc. Perh(aps, commercial activities were the second most popular occupation among the people of Hausaland, considering the long impact of traders among the people. 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 dried season was therefore utilized for other occupations, mostly commercial activities and production.

Hausaland was known for its long existing commercial activities even before the advent of Islam into the land through the ancient Tran Sahara trade routes. In their commercial activities, they must have had an Islamic orientation because of the long existing relation with Muslim traders who were responsible for the islamization of the region right from inception. There is no doubt that the people of the land were much aware of the Islamic ruling concerning lawful and prohibited earning and the consequences of the later in a Muslim’s life.

Hausaland was the industrial center of west Africa prior to 1900 (Mahdi, 11). Essential industries include; weaving, dyeing, tailoring, leather works, metal implements.

However, incessant inter-state wars in the land necessitated heavy taxes and levies against the masses in the second half of the eighteen century. Harsh economic policies are one of the factors responsible the emergence of the jihad movement and subsequent overthrow of the *Habe* rulers by the Sheikh and his *Jama’ah*.

Hausaland was ruled by Habe rulers prior to the advent of the Sokoto Caliphate which adopted the Islamic Legal System as the supreme law of the land. During the Habe reign in Hausaland, 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 *me gari* or *me kasa.* The rulers therefore had absolute control over the treasury and nobody had the right to question them on how they expend it.

Consequent to this tradition, there were reported cases of mishandling of the state treasury and exploitation of the masses to the highest point in order to satisfy the whims and caprices of the leaders. In his *Kitab al-Farq,* Sheikh Uthman made mention of certain secular taxes that were imposed on the citizens of the land as one of the common characteristics of the unbelieving government that was prevalent in Hausaland prior to the advent of the *Jama’ah* movement. Some of these taxes include; *kurdin kasa, kurdin salla, jangali, etc.*

Looking at the luxury style of life imbibed by the Habe rulers at the time will help one to easily analyze and understand the genesis of the exploitation of the poor citizens and the high level of corruption among the ruling class. This is one of the natural outcome in any society as Allah cautions us about that in the Qur’an;

وَإِذَا أَرَدْنَا أَنْ نُهْلِكَ قَرْيَةً أَمَرْنَا مُتْرَفِيهَا فَفَسَقُوا فِيهَا فَحَقَّ عَلَيْهَا الْقَوْلُ فَدَمَّرْنَاهَا 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 (Qur’an. 17: 16).

Mahdi (11) has given us a detailed analysis on the rapacious life style among the ruling class of the time. It is worrisome today that the contemporary Nigerian elites have little or nothing to learn from the history of their past, looking at what is happening in terms of corruption among the public officers and the extent of extravagance in both public and private life among the elites.

**Bello’s Economic Philosophy**

For one to understand Bello’s economic philosophy, one needs to understand his background as a religious reformer. As far as he was concerned, this life is the beginning of a long journey to the next life. The two are inseparable realities in every human life and whatever one does in this life is going to be reflected in the next life. The essence of economic is not limited to one’s material possessions in his present life but how best he utilizes it for his betterment in the hereafter. Therefore, material possessions without a prepared mind cannot provide tranquility in an individual. At a community or state level, Bello believed that no serious economic development could be achieved without secured political and economic atmosphere (Johnstone, 89). All his economic ideologies had therefore taken the above fact into consideration. The essence of economic prosperity in this life as par as a Muslim is concern is to enable him prepare for the next life and the best way to achieve that is through upholding ethical values in every economic transaction.

In his many of his writings, Bello emphasized on the importance of moral qualities such as truthfulness, justice, moderation, honesty, charity, etc in a Muslim’s economic pursuit.

In *Tanbih al-Sahib ala Ahkam al-Makasib,* the Amir Muhammad Bello extracted a number of Qur’anic verses and traditions of the Prophet (SAW) which encourage Muslims to engage themselves in a gainful employment and praise the significance of labour in Islam. By any means, idleness does not have any place in the teachings of the Qur’an and the Sunnah of the Prophet. Idleness and loafing, as far as Bello is concerned may lead a believer to loose material and spiritual benefits of this life and the hereafter. Historical records on the economic development of the caliphate in its early days tell us the efforts Bello had exerted in providing solution to the problems of idleness and loafing in the society(Chafe, 81, 158, 192). However, the type of labour one in which a Muslim engages himself in should be in consonant with the teaching of the *shari’ah*. All sorts of exploitations and frauds in the labour market were highly condemned by the triumvirate because it easily leads a Muslim to Allah’s wrath. Forced labour that was a common practice in the pre-jihad days has no place in the Islamic system and was totally rejected.

In the fourth section of the book, Bello discussed various occupations in their order of priority according the Islamic teaching as it relates to a Muslim’s economic and spiritual development. Military services (*Jihad*) in defense of Islam and its territory and people received the highest rating as far as Bello is concerned. This is because of its multi-dimensional benefits of preventing injustice in the territory, establishment of a just polity, protection of the religion of Islam against internal and external invasion and distortion. Next to that was trading/commercial services in legal businesses. It is emphasized even by the Prophet (SAW) because it a year round activity through which one can easily attain self-sufficiency. Agriculture was rated third to business and next to it came rearing of animals as the forth means of survival in the order of priority. Although Bello did not speak about production in the *Tanbih,* his emphasis on it was reflected in some of his other writings. May be his ideology was that the state should do more in the area of production more than an individual as a way of promoting the economic well-being of a state. It was part of his instruction to one of his *Amirs* (Governors), Malam Umaru Dallaje of Katsina that part of the responsibilities of a leader was create jobs to his people by promoting artisanship and their even distributions across the territory for the well-being of the citizens.

(The leader should) foster the artisans, and be concerned with trades men who indispensable to the people, such as farmers and smiths, tailors and dyers, phisicians and grocers, butchers and carpenters and all sorts of trades which contribute to (stabilize) the proper order of this world…the ruler must set up all these trades in all villages and locality. He should urge his subject to produce foodstuff and store it for future use (Yamusa, 13).

In the public domain, Bello advocated for absolute transparency in the public financial system, not only in the area of expending but in the area of generating the revenue itself. The policy must be transparent, people-oriented and free from all sorts of exploitation. Unlike in the pre-Jihad days where everything could be manipulated at the instance of the ruler, everything now has to be strictly in line with the approved amount by the *shari’ah*. In an unambiguous terms and in a number of his publications and official correspondences, Bello had clearly outlined the legally approved sources of revenue to a state and the way to expend it. He therefore always warned the state officials against taking anything that is not approved in the Islamic law. Bello, according to (Sulaiman, 144) “warned the leaders against taking from public treasury more than they needed.”

Transparency in public affairs is one of the themes that gained Bello’s attention throughout his tenure as the caliph. Trying to copy from the life style of Umar Bn Al-Khattab and other rightly guided Caliphs, Bello did not relay on the public fund in conducting his personal life. Thus, he maintained his private sources of earning a living during his days in office. He worked on his farm land even at the time he was a caliph and also maintained his business and commercial activities just to earn a living. He wrote a number of books specifically on corruption and syphoning from public account. Some of his works in this regard titled *Al-Sayf al-Maslul fiy Ahkam al-Ghulul,Jam’ al-Nuqul fiy Ahkam al-Ghulul,* bear testimony to this assertion.

**Bello’s Economic Reforms and Strategy**

In line with his good understanding of the essence of life in Islam, Bello did not believe in a life style in which a Muslim will dedicate his entire life in spiritual devotion at the expense of his physical development. This is because of his belief that, “poverty weakens one’s religion, decreases one’s intelligence and annihilates one’s sense of honour.” (Malami, 35) He had therefore worked hard throughout his life time to live a good economic life and encouraged his subjects to emulate same. According to him, it is obligatory upon every Muslim to work hard to earn the basic income for his basic needs, maintenance of his family and settlement of debts. It is also commendable for a Muslim to struggle for extra income in order to alleviate the economic hardship of the poor, the needy and the widows in the society (Malami, 38). These ideals were contained in Allah’s saying;

وَابْتَغِ فِيمَا آَتَاكَ اللَّهُ الدَّارَ الْآَخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

But seek, with that (wealth) which Allâh has bestowed on you, the home of the Hereafter, and forget not your portion of legal enjoyment in this world, and do good as Allâh has been good to you, and seek not mischief in the land. Verily, Allâh likes not the *Mufsidûn* (those who commit great crimes and sins, oppressors, tyrants, mischief-makers, corrupts) (Qur’an 28: 77).

**Reflections on the Economic Life of Muslims in Nigeria Today**

Nigeria is one of the countries of the world that is endowed with enormous human and natural resources. Paradoxically however, Nigerians are rated as one of the poorest people in the world only next to India according to some global indices. More worrisome to that is the fact the Muslims populated north is poorer than the southern part of the country. Many Nigerians today cannot afford three square meals in a day due to the high level of abject poverty. The standard of living in terms of food and other life necessities are below the minimum standard as many of the poor people receive par below the minimum reward of their labour.

Sadly, begging becomes a common profession in Nigeria by both able and disable, male and female, young and matured Nigerians. According to a report in 2010, there were about ten million out of school children wandering in the street in northern part of the country alone. Most of these children only live under the mercy of the well-meaning individuals and some times in the hand of wicked people who indoctrinate them into different types of criminal activities. Their talents and skills are wasted to criminal activities instead of productive labour which will contribute to the economic development of the nation.

One of the challenges that exists in the Nigerian economic system which is condemnable in the Islamic economic system is uneven distribution of economic opportunities and resources among the citizens. This is as a result of many factors that were tackled in the Islamic system in order to insure a just circulation of resources in the society which is one of the economic philosophy of the Qur’an as mentioned in *al-Hashr;*

 مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَى وَالْيَتَامَى وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ...

What Allâh gave as booty (*Fai'*) to His Messenger (Muhammad SAW) from the people of the townships, - it is for Allâh, His Messenger (Muhammad SAW), the kindred (of Messenger Muhammad SAW), the orphans, *Al­Masâkin* (the poor), and the wayfarer, in order that it may not become a fortune used by the rich among you (Qur’an 59: 7).

Many of the wealthy Nigerians do not care to out the dues of the poor and the needy nor do they care to give out the secular taxes imposed upon the by government officials. Not only that, there is also the problem of monopoly of many sectors of the economy as many opportunities are reserved to high profile individuals among the citizens. In the labour market, there is a wide gap among the employees and the determining factor in many cases is not the nature of the work but the caliber of the people that have control and access over the sector.

Ignorance and lack of professional skills is another factor that undermines economic development in many sectors of our economy. Most of our craft men and women still maintain local and traditional tools and methods in their professions. Provision of skills and training are some of the points of emphasis in bello’s *Usul al-Siyasah* and *al-Gayth al-Wabl.* When we look into the triumvirate approach to education we find out that it was a comprehensive and all-inclusive system of education that took care of the life of the citizens in both their spiritual and material aspects of life.

Corruption is one but many evils that had destroyed society and undermined the economic in Nigeria. It brings many evils in the society and everybody suffers its consequences. Corruption manifests itself in Nigeria in variour ways at different levels by different members of the society.

**Need for Adjustment in Line with Bello’s Economic Philosophy**

Considering economic realty among Nigerians, it is certain that there is need for revisiting the nation’s economic architecture with a view to reposition it in line with Bello’s economic philosophy that saw the entire Sokoto caliphate through a rapid economic revolution and growth. There is an emphatic need for ethical reorientation among Nigerians in the economic and other sectors. As the nation innovates new mechanism and approaches in the fight against poverty, the policy makers should always reflect on the necessity for moral background for any policy to succeed. There is no policy or program that will succeed when the active participants are bankrupt in honesty, trustworthiness, hard work, commitment to their responsibilities and agreement, etc. Sometimes the resources are not scarce but people become poor simply because the fail to make judicious utilization of it. In line with Bello’s economic ideology, the spirit of social and economic cooperation needs to be emphasized among the citizenry in accordance with Allah’s directives when He says;

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Help you one another in *Al­Birr* and *At­Taqwa* (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment ( Qur’ani 5: 2).

This is the essence of the second category of income as far as Amir Muhammad Bello is concern. In his *Tanbih al-sahib,* he categorizes the types of a Muslim’s economic pursuit into four categories namely (Bello, 38);

a) Obligatory income to provide for one’s basic human needs

b) Commendable income to assist the poor and needy and maintain ties with near relatives

c) Permissible income any surplus on the above needs

d) Unlawful income surplus earning for the purpose of boastfulness, arrogance, oppression and unhealthy competition in the accumulation of wealth and vanity.

The governments at all levels must put enough resources to educate the citizens and provide skills and basic tools to them and provide the enabling environment for economic activities to grow. Bello instructed his emirs thus; “He must keep villages and countryside peopled, construct fortresses, bridges, maintain markets, roads, and realize for them all what are of public interest so that the proper order of this world may be maintained (Bello, 17).” Our education system and curricula should be reviewed to meet the current economic and moral challenges facing the nation. Our education system should emphasize on practical experience and skills in the graduates rather than a mere paper qualification and theoretical knowledge. The country must also try to promote the provision of necessary infrastructures need for economic development in the country. Roads network, steady power supply, sanity water, internet services, medical and health care facilities, affordable quality education are some of the necessary infrastructures and services that must be in place for rapid economic development in the society.

Corruption in all sectors of the economy must be eliminated through all possible means so that there will be a business environment for all to participate. Government should also do its best to ensure fear distribution of resources and opportunities to all and sundry through its various agencies and programs. For the wealthy, they should be encouraged by the state’s *Shari’ah* Commissions and the like to give out *zakat* for the benefit of the poor and the needy in the society.

**Conclusion**

In the few pages above, the research has tried to shed light on the economic situation that was prevalent in Hausaland in the second half of the 18th century through the beginning of the 19th century shortly before the advent of the reform movement anchored by Sheikh Uthman Bn Fodiyo and his lieutenants. One of the most significant figure among the Sheikh’s lieutenants was his son, Muhammad Bello who succeeded him as the second caliph from 1817 to 1837. During his twenty years tenure, Sokoto caliphate witnessed rapid economic development and transformation.

The research therefore shed light on Bello’s major economic philosophy and approaches which helped him to bring about economic transformation to his caliphate. This is with a view to see how best his principles and ideologies will help in the betterment of the economic life of the Nigeria citizens. The research believes that if such principles and approaches will be adopted and implemented in Nigeria, the economic hardship among Nigerians will surely go down. It is hoped that Nigerians at government and individual levels will try to adjust their economic life and agenda in order to address the current economic woes in the country.

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