

## Self Reliance for Economics Growth: Study on *Kitab Tanbih Al- Sahib Ala Ahkam Al- Makasib* of Sultan Muhammadu Bello

Alhasan Usman

Department of Islamic Studies, Faculty of Arts and Islamic Studies, Usmanu Danfodiyo University, Sokoto

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\*Corresponding Author: Alhasan Usman

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### Abstract

### Original Research Article

The paper seeks to expound the position of being self-employed and therefore self-reliant in Islam as portrayed by Sultan Muhammadu Bello bn al- Shaykh Usmanu bn Fuduye in his book *Tanbih al- Sahib ala Ahkam al- Makasib*. A brief biographical account of the author will be highlighted and then an analysis of the content of the book in relation to the economic growth of the nation.

**Keywords:** self-employment in Islam, Sultan Muhammadu Bello, Islamic economic principles, *Tanbih al- Sahib*, economic development.

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### Introduction

Sutan Muhammadu Bello apart from being an administrator, a politician, a statesman was also a prolific writer. He wrote many treatises on different aspects of human endeavors including religious, political, medicinal, social and economic. One of these writings is *Tanbih al- Sahib ala Ahkam al- Makasib* which deals with economic affairs particularly the place of working in order to earn a living. This is of paramount importance as far as Islam is concern because it is through this that individual members of the society will be self-reliant and therefore develop the growth of the economy of the nation.

### Sultan Muhammadu Bello: An Auto Biography

He is Amir al- Muminin Abu Ali Muhammadu Bello bn Usmanu bn Muhammadu Fuduye bn Usman bn

Salih bn Harun bn Muhammad Gurtu bn Jabbo bn Muhammad Sambo bn Masirana bn Ayyub bn Buba bn Abubakar bn Musa Jakollo. His mother was Hauwa' bnt Adam bn Muhammadl. His name is Muhammadu but was nicknamed Bello which means a helper or supporter in Fulani tribe.<sup>i</sup>

He was born on Wednesday, Zul- qa'adah, 1195 (1780 A.D) at Marnona. He was brought under the care of his learned parents in a family known to be religious and educative. He started his education at home where he learnt *Tafsir, al- Usul* and *Hadith* from his father and from his uncle Abdullah he read *Ida'at al- Dujnah, Kaukab al- Sati', al- Fiyah, Lamiyat al- Af'al, Talkhis al- Miftah, Jauhar al- Maknun* and others. After this, he continued searching for knowledge from different scholars of his time.<sup>ii</sup>

Bello was gifted and talented person, so that within a limited time he learnt and digested a lot. He supported



and buttresses his father in most of his reformation activities and *Jihad* campaign in Hausaland. He read many books to the extent that he declared by himself saying he counted them one day to be over twenty three thousand.<sup>iii</sup>

Bello succeeded to the office of caliphate at Sokoto after the death of his father in 1817 in the house of one of the closest disciple of Shaykh Usmanu; Muhammadu Sambo bn Ashafa. He lead people successfully, established justice and spread knowledge in his domain. Peace and order reigned and the economy flourished well during his tenure. He launched a lot of campaigns in order to protect the caliphate against external aggression. At home he enforced law and order to maintain peace and security.<sup>iv</sup>

Bello died on Thursday, 27<sup>th</sup> Rajab, 1223 A.H (25<sup>th</sup>, October.1837) at Wurno (his *Ribat* town) and was buried there.<sup>v</sup>

### About the book *Tanbih al- Sahib ala Ahkam al- Makasib*

The book is in manuscript written in North African style of writing (*Khat al- Magribi*). It contains seven pages, each page consists of 16-17 lines and each line consists of 9-12 words. Pages are numbered numerically and also *Maghreb* style of numbering was used where the first word of a page will be written in the left down corner of the page before it. There was no chapterisation or table of content.

In the end, Bello stated that the work was done in an hour of the second day of *Ramadan* of the year 1204 A.H. He finally closed the book by giving thanks to Allah and salutations to the Prophet (S.A. W).<sup>vi</sup>

It seems Bello wrote the book while he was on the throne of leadership to guide his subject on the teachings of Islam in respect to working in order to earn means of lively hood.

### Self-reliance in the Glorious Qur'an

Islam has made it incumbent upon its adherents to work in order to earn a living. For this Sultan

Muhammadu Bello open the book with relevant verses from the Glorious Qur'an on kasb al- halal (lawful earnings). Of these verses are:

And when the prayer is finished, then may ye disperse through the land, and seek of the bounty of Allah. And celebrate the praises of Allah often (and without stint): that ye may prosper.<sup>vii</sup>

It is no crime in you if ye seek of the bounty of your Lord (during pilgrimage).<sup>viii</sup>

Does any of you wish that he should have a garden with date-palms and vines and streams flowing underneath, and all kinds of fruit, while he is stricken with old age, and his children are not strong (enough to look after themselves)- that it should be caught In a whirlwind, with fire therein, and be burnt up? Thus doth Allah make clear to you (His) signs; that ye may consider.<sup>ix</sup>

Others travelling through the land, seeking of Allah's bounty; yet others fighting in Allah's cause, read ye, therefore, as much of the Qur'an As may be easy (for you); and establish regular prayer and give regular charity; and loan to Allah a beautiful Loan. And whatever good ye send forth for your souls ye shall find it In Allah's presence,- yea, better and greater, in reward and seek ye the grace of Allah. For Allah is Oft-forgiving, Most Merciful.<sup>x</sup>

### Self-Reliance in *Hadith*

*Hadith* explains the Qur'an and reinforces it. Therefore there are many *Ahadith* on virtues of acquiring means of livelihood as pointed out by Muhammadu Bello in this famous book. Some of the *Ahadith* he quoted include\:

Go on business for it is ninety percent (90%) of source of richness.<sup>xi</sup>

Allah loves a servant who works (to earn a living).<sup>xii</sup>

### Self-Reliance According to *Salaf al- Salihin*

After relating the primary sources of *Shari'ah* concerning self-reliance through lawful earning, Muhammadu Bello followed by the ideas of the past scholars. Some of these scholars are:

Abu Hanifah: The best of you is he who does not abandon his world for his hereafter and vice- vasa.<sup>xiii</sup>

Umar bn al- Khattab said: verily the laboring of one of you is better than to be idle.<sup>xiv</sup>

Abu Qilabah: to find you looking for means of lively food is better than to be seen in a corner of a mosque (worshiping).<sup>xv</sup>

Ibrahim Adham (a leading *sufi* scholar): whosoever stands a disgraceful position in order to seek for a lawful earning enters *al- Jannah*.<sup>xvi</sup>

Abu Sulaiman al- Darani: whosoever becomes fatigued in search for lawful earning would be in the pleasure of Allah.<sup>xvii</sup>

He also said: worship in our view does not means you should continuously be in prayers while someone feeds you but starts with your food then engage in your worship.

Sufyan al- Thauri: You should have an occupation (to sustain your needs) because the generality of those coming to the doors of these people (the rich ones) used to come for a need.<sup>xviii</sup>

Luqman (A. S.) said to his child: O my child be self-sufficient through a lawful earning because whosoever becomes poor is bound to be implicated by three things; he will be loose in his religion, he will be weak in his talent, he will lost his dignity and the worst of the three is that people will not honor him.<sup>xix</sup>

### Ruling of working for lawful earning

According to Muhammadu Bello working to earn a living could be *Fard*, *Mustahab*, *Mubah* or *Haram* as the case may be.

*Fard*- working to earn a living is *Lazim* (compulsory) in Islam because it is an avenue for discharging what is a necessity i.e. basic needs of life (food clothing, shelter and medicine). Seeking minimum needs of a

person's life, that of his family and payment of his debts is compulsory.

*Mustahabb*: what is above the minimum needs of life (as pointed out above) is considered as *Mustahabb* (recommended). This may be for helping the needy, the poor or blood relation, these are *Mustahabb*: what leads to establishing it is deemed as *Mustahabb*. The Prophet said: *Kasb al-mustahabb* is better than supererogatory prayers because the later concerns a person alone while the former benefit others.

*Kasb al-mubah*: is a type of *kasb* which encompasses other needs like increase in assisting the poor and strengthening blood ties. It also comprises the need to pay for luxuries of life like building mansions, owning concubines and the rest.

*Kasb al-haram* is a *kasb* to accumulate wealth for transgresses, mischief, *Fakhr*, *Ashr Batr*, even though the wealth might be *Halal*. It became *haram* because it leads to behaviors which are unaccepted and unlawful in Islam.<sup>xx</sup>

### Forms of *kasb*

According to Bello *kasb* is in different form:

1. *Al-Jihad*: this is the best form of *kasb* because of its general benefit and protection against enemies.
2. Business: because of its centimes benefit to the society.
3. Farming
4. Rearing of animals<sup>xxi</sup>

### AN ANALYSIS

Every individual member of an Islamic society is required to work so as to be a functional member of the society. The instruction of the Qur'an on working so as to earn a living is clear :

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, etc.), so walk in the path thereof and eat of His provision, and to Him will be the resurrection.<sup>xxii</sup>

And to Thamûd (people, we sent) their brother Sâlih (Saleh). He said: "O My people! worship Allâh, you have no other Ilâh (God) but Him. He brought you forth from the earth and settled you therein, then asks forgiveness of Him and turn to Him in repentance. Certainly, my Lord is near (to All by his knowledge), responsive.<sup>xxiii</sup>

Working in order to earn a living is the strongest and most efficient way of alleviating poverty that is why Islam emphasized on it. For no reason should a Muslim stay idle without engaging himself in one form of job or another in order to provide for himself the basic needs of life.

A Muslim should not stop from working because of his believe that Allah provide for all and therefore he will rely on Allah without working. This is not a correct notion because Islam believes in *al-Asbab* (cause and effect). A Muslim should follow the cause for anything and wait the effect from Allah (SWT). In a Hadith the Prophet shows that seeking for the provision of this world is not against the concept of *Tawakkul*. He said one day to a person who intends to leave his camel to go on its own (*Sa'ibah*) without tiding it; tide it and rely on Allah.<sup>xxiv</sup> Allah created the earth and blesses it with all the necessary provisions for man's benefit. He said :

And surely, we gave you authority on the earth and appointed for you therein provisions (for your life). Little thanks do you give.<sup>xxv</sup>

And indeed we have honoured the Children of Adam, and we have carried them on land and sea, and have provided them with *At-Taiyibât* (lawful good things), and have preferred them above many of those whom we have created with a marked preference.<sup>xxvi</sup>

Allâh, it is He who has made for you the earth as a dwelling place and the sky as a canopy, and has given you shape and made your shapes good (looking) and has provided you with good things. That is Allâh, your Lord, then blessed be Allâh, the Lord of the '*Alamîn* (mankind, jinns and all that exist).<sup>xxvii</sup>

Allah (SWT) is the provider, the nourisher and the sustainer of all creatures in the universe. He said:

And no (moving) living creature is there on earth but its provision is due from Allâh. And He knows its dwelling place and its deposit (in the uterus, grave, etc.). All is In a clear Book (*al-Lauh al-Mahfûz* - the Book of decrees with Allâh).<sup>xxviii</sup>

Verily, Allâh is the All-Provider, Owner of power, the Most strong.<sup>xxix</sup>

But all this is on the basis of cause and effect. Allah has taught all creatures the means by which to acquire their provision for living. He should struggle hard in this direction. Allah said:

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, etc.), so walk In the path thereof and eat of his provision, and to Him will be the resurrection.<sup>xxx</sup>

Then when the (*Jumu'ah*) *Salât* (prayer) is finished, you may disperse through the land, and seek the bounty of Allâh (by working, etc.), and remember Allâh much, that you may be successful.<sup>xxxi</sup>

It was related that Shaqiq al-Balkhi one day bid farewell to his friend Ibrahim bn Adham on a business journey. After a short while al-Balkhi returns and his friend Adhama saw him and asked for his quick return

from his journey. He said that on his way he saw a blind bird lonely in a remote area and he wondered how the bird was surviving in such condition. Soon he saw another bird bringing food for it. On this he said the one that provides for this (lonely bird) is the one to provide for me; he therefore returns (from the journey). Ibrahim said to him, wonderful, why you should agree to be like the blind bird depending on another bird instead to struggle to be like the other that provides for him and others (weak ones). Don't you know that the upper hand is better than the lower one? Shaqiq became convinced and at once embark on his business journey.<sup>xxxii</sup>

Some people misunderstood the Hadith which says:

Had it been that you rely on Allah the best of reliance, he would have provide for you as he provide for a bird that wake up early in the morning in hunger but returns back to its house at the end of the day with a full stomach.<sup>xxxiii</sup>

This does not show that a Muslim should fold his hand and stop struggling for life but on the other hand it teaches a Muslim to be hard working and look for the bounties of Allah as the bird used to do every blessing day.

According to Khalifa Umar bn Khattab a person should not sit down without seeking the means for his livelihood and say O Allah enrich me while he knows well that the heavens do not rains gold and silver (money)<sup>xxxiv</sup>

A person should not stop from working in order to make life because of devotional practices. The view that man is created to serve Allah alone according to the verse: And I (Allâh) created not the jinn and humans except they should Worship Me (Alone);<sup>xxxv</sup> therefore he should engage in nothing but worship alone is wrong. According to the Prophet there is no *Ruhbainiyah* ( seclusion from worldly affairs for devotional practices) in Islam and all other human engagements done according to the teachings of Islam with good intention are considered as a form of worship. Seeking for livelihood is a form of *Jihad* as

declared by the Qur'an:

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.<sup>xxxvi</sup>

In a *Hadith*, the Prophet said: A faithful and trustworthy business man is together with Prophets and martyrs (in the *Jannah*).<sup>xxxvii</sup>

A person does not eat a food worth than to eat from the income of his hand work. . Whoever is fatigued because of seeking *Halal* is worthy of being forgiven (by Allah SWT).

A person should not refuse working because he considers the work to be an inferior one. All types of work provided is *Halal* is worth doing by a Muslim. Therefore Islam teaches different types of job and encourages Muslims on it, like rearing of animals, making firewood etc. In a *Hadith* the Prophet said:

There was not Prophet sent but was a shepherd, he was asked including you? He said 'O yes, I used to rear animal for the people of Makkah on a portion (of dirham), Adam (A.S) was a farmer; Nuh (A.S) was a carpenter; Idris (A.S) was a tailor; Musa (A.S) was a shepherd.<sup>xxxviii</sup>

Most of the popular scholars in Islam are expert in one form of occupation or the other or are connected to it. Examples are *al-Bazzar*, *al-Qaffal*, *al-Zujaj*, *al-Jassas*, *al-Khawwas*, *al-Khaiyyat*, *al-Qattan* etc.<sup>xxxix</sup>

Islam in its concern for job opportunities and encourages Muslims to travel to different nations if they cannot find a suitable job in their homelands. The provisions of Allah are not limited to a particular place. The prophet says: travel (to the nation) and get satisfaction. It was on this basis that the early generations traveled to the different parts of the world in search of richness, knowledge and Jihad in the course of Allah.

A Muslim should not fold his hand and eat from the wealth of *Zakah* or begging individuals and

organizations. That was why it was reported in a Hadith that *Zakah* is forbidden to a wealthy person and a strong healthy individual. There is no portion (of *Zakah*) to wealthy individuals and a strong person who is capable to work. Islam also forbids begging unless under some special cases.

### Labor and Economics growth of a Nation

Production of goods and services is one of the most important tools of the economy of any nation. The more a nation produces the more its economics strength. When a nation becomes a consumer and therefore produces less than its needs it runs into so many economic predicaments. This is what characterized the African economy in general and Nigeria in particular. The resultant effect is that such a nation becomes underdeveloped and relies heavily on other nations for its needs and therefore falls into crises of independence economically, politically and otherwise.<sup>x1</sup>

The agents of production are four according to Economists. These are land, labor, capital and entrepreneurship. Of these four, labor is considered as the most important because no production however little or simple will occur without it.<sup>xli</sup>

By labor we mean any work a person undertakes in order to receive payment. The work may be skilled or unskilled such as teacher, Doctor, Taxi Driver, trader, black smith etc. Different categories of people undertake one form of work or the other in order to get money and produce goods and services for the general use of the public. Therefore to produce any good or provide any service, there must be availability of labor. Physical labor is needed for example in driving, loading and off-loading of goods, combining of different materials in order to produce goods in industries and companies. Skilled labor is needed in some areas like teaching, administration and the rest.<sup>xlii</sup>

Supply of labor is very important since it determines its production capacity. The population of a nation is not a determinant of its labor force but the number of

its people who actual work or are ready to work in order to produce goods and services.

In any way we can see the wisdom behind the emphasis Islam gives to working in order to produce the required needs of the nation so as to develop its economy.<sup>xliii</sup>

### Conclusion and Recommendations

Sultan Muhammadu Bello was not only a politician but a scholar who left behind many scholarly works that touch the life of Muslims in Nigeria and beyond. One of these writings is *Tanbih al- Sahib ala Ahkam al- Makasib* which discusses the importance of each member of the society to be productive through working in order to earn means of his lively food and for the economic development of the nation. Bello draw proved from the Qur'an, Sunnah and the statement of the *Salaf al- Salihin* to back his argument. This is in compliance with modern economic theories in which labor is emphasized in order to produce goods and services for the need of the nation and economic growth. From these findings the following recommendations are made:

1. The book *Tanbih ai- Sahib ala Ahkam al- Makasib* should be edited, translated and published in order to enhance its circulation in the society.
2. Government and all concern should see to the spread of the teachings of the book especially among the youth.
3. The content of the book should be incorporated into our school curriculum especially vocational schools.
4. Government and other agencies concern should create avenues for job opportunities through the establishment of training and skill acquisition centres
5. More vocational schools should be created so as to have more skill workers for the need of the country
6. The curriculum should be re-structured to cope with the economic need of the country

- <sup>i</sup> Tazyin al- Waraqat bi Jam' Ba'du Mali min al- Abyat  
<sup>ii</sup> M. B. Kofar Atiku, Nubzah an Tarikh Hayat Amir al-Muminin Muhammadu Bello, Book of proceedings of seminar papers on the life and Ideas of Sultan Muhammadu Bello, Sokoto Centre for Islamic Studies, Usmanu Danfodiyo University, 2013, p. 315  
<sup>iii</sup> Ibid  
<sup>iv</sup> Ibid,316  
<sup>v</sup> Ibid, 317  
 M. B. U, Fuduye, Tanbih al- Sahib ala Ahkam al-  
<sup>vi</sup> Makasib, N. P.  
<sup>vii</sup> Q 62: 10  
<sup>viii</sup> Q 2: 198  
<sup>ix</sup> Q 2: 261  
<sup>x</sup> Q:73: 20  
<sup>xi</sup> Bukhari  
<sup>xii</sup> Muslim  
<sup>xiii</sup> Opcit, Fuduye  
<sup>xiv</sup> Ibid, p. 2  
<sup>xv</sup> Ibid  
<sup>xvi</sup> Ibid  
<sup>xvii</sup> Ibid  
<sup>xviii</sup> Ibid  
<sup>xix</sup> Ibid, P.3  
<sup>xx</sup> Ibid, P.5  
<sup>xxi</sup> Ibid, P. 6  
<sup>xxii</sup> Q 67:15  
<sup>xxiii</sup> Q 11:61  
<sup>xxiv</sup> Bukhari  
<sup>xxv</sup> Q 11: 10  
<sup>xxvi</sup> Q 17: 64  
<sup>xxvii</sup> Q 40: 60  
<sup>xxviii</sup> Q 11: 6  
<sup>xxix</sup> Q 51: 58  
<sup>xxx</sup> Q 67: 15  
<sup>xxxi</sup> Q 62: 10  
<sup>xxxii</sup> Y. Qadrawi, Mushkilat al- Faqr wa kaifa Alajaha al-Islam, Maktabat al- Wahbah, al- Qahirah, 1995, P. 37  
<sup>xxxiii</sup> Bukhari  
<sup>xxxiv</sup> Opcit, al- Qadrawi  
<sup>xxxv</sup> Q 71: 56  
<sup>xxxvi</sup> Q 73: 20  
<sup>xxxvii</sup> Bukhari  
<sup>xxxviii</sup> Ibid  
<sup>xxxix</sup> Opcit,Qadrawi  
<sup>xl</sup> H, U. Malami, Gabatarda Imin Tattalin Arziki (Economics) a Cikin Harshen Hausa, Sokoto, Department of Economics, Usmanu Danfodiyo University, 2005, P.61  
<sup>xli</sup> Ibid  
<sup>xlii</sup> Ibid, P. 62-63  
<sup>xliii</sup> Ibid, P. 64-65