

**TANBIH AS-SAHIB ALA AHKAM AL-MAKASIB AND ITS RELEVANCE  
TO THE ECONOMIC DEVELOPMENT IN NIGERIA**

**TANBIH AS-SAHIB ALA AHKAM AL-MAKASIB DAN  
RELEVANSINYA TERHADAPA PERTUMBUHAN EKONOMI DI  
NIGERIA**

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Bala Abubakar Muhammad

[abubakar060378@gmail.com](mailto:abubakar060378@gmail.com)

*Islamic Studies Department Federal College of Education, Zaria, Nigeria*

**Abstract:**

*Islam views life as complete package, economic aspect being an important part of it. The most sensible area of economic system in Islam is rule of earning and expenditure which this paper highlight from Tanbih As-Sahib Ala Ahkam Al-Makasib. This work tried to bring to limelight the basic teachings of Tanbih as-Sahib ala Ahkam al-Makasib (Alerting the Brother for the rules of Earning) by late Sultan Muhammad Bello through much light on the Islamic rules of earning and expenditure. The present paper analyzed the relevance of this important book to the areas of earning, expenditure and economic development, from the Islamic perspective. The paper also shed light on the life and time of the author, thereby pointing to the author's ability to address economic issues in general earning and expenditure in particular and its relevance to modern day Nigeria. In order to obtain data for this paper, desk review was adopted as a methodology for data collection for the research.*

**Keywords:** *Ahkam Al-Makasib, Relevance, Economic, Development, Nigeria*

**Abstrak:**

*Islam memandang hidup sebagai paket yang lengkap, aspek ekonomi menjadi bagian penting darinya. Bidang sistem ekonomi yang paling masuk akal dalam Islam adalah aturan pendapatan dan pengeluaran yang makalah ini menyoroti dari Tanbih As-Sahib Ala Ahkam Al-Makasib. Karya ini mencoba menyoroti ajaran dasar Tanbih as-Sahib ala Ahkam al-Makasib (Memperingatkan Saudara tentang Aturan Penghasilan) oleh mendiang Sultan Muhammad Bello melalui banyak penjelasan tentang aturan Islam tentang penghasilan dan pengeluaran. Makalah ini menganalisis relevansi buku penting ini dengan bidang pendapatan, pengeluaran dan pembangunan ekonomi, dari perspektif Islam. Makalah ini juga menjelaskan*

*kehidupan dan waktu penulis, dengan demikian menunjukkan kemampuan penulis untuk mengatasi masalah ekonomi dalam pendapatan dan pengeluaran umum pada khususnya dan relevansinya dengan Nigeria modern. Untuk mendapatkan data untuk makalah ini, desk review diadopsi sebagai metodologi pengumpulan data untuk penelitian ini.*

***Kata kunci: Ahkam Al-Makasib, Relevansi, Ekonomi, Pembangunan, Nigeria***

## **A. Introduction**

Islam is complete code of life and stresses upon the fulfillment of all types of needs of humans in the light of guide lines provided by the last prophet of Allah. Allah has created all type of resources for the man to spend his life with decent manner. According to the teaching of Islam, Allah created each and every thing of this world and He almighty created the heaven and earth and set down water from the clouds, grew fruits as sustenance for the people.

Ahmed explains the concept of economics and human development in an Islamic perspective that all the parts of man are created by Allah and basically human beings have two basic needs.<sup>1</sup> These needs are spiritual needs which are fulfilled through belief or faith in Allah, and physical needs which are met by making the best use of all resources created by Allah for man. Man finds all the essential needs of life such as food, water, air, light, heat, moisture on this planet; the pressure of air, the percentage of oxygen, the elements of soil, in such exact proportion that enable to man to live and practice his life steadily and orderly.<sup>2</sup>

Almighty Allah states in the context of physical needs of human beings that “Allah is He Who created the heavens and the earth and sent down water from the clouds, then brought forth from it fruits as a sustenance for you and He has made the ships subservient to you run their cause in the sea by His command, and He has made the rivers subservient to you. And He has made subservient to you the sun and the moon, pursuing their courses; and He has made subservient to you the night and the day. And He gives you of all ask of Him, and if you count Allah’s favor, you will not be able to number them. Surly man is very unjust, very ungrateful” Qur’an (14: 32-34,259:260).

The Glorious Qur’an explains the spiritual needs of human beings as “Verily, in the creation of the heavens and the earth, and the alternation of night and day, there are indeed signs for men of understanding. Those who (always) remember God while standing, sitting and reclining, and reflect on the creation of the heavens and the earth, (saying): ‘Our Lord! You

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<sup>1</sup> Ahmed, A., *Planing for a Sustainable Future from the Islamic Point of view Response to the State Sustainability Strategy* p 1-5, 2002.

<sup>2</sup> *Ibid.*

have not crated all this in vain (without a purpose), glory be to You, so save us from the torment of Hell-fire' Qur'an (3: 190-191:75).

When the Sokoto Caliphate in Nigeria was officially established in 1804, it had already many unique features both historically and administratively, and when British forces occupied it in 1903, its special characteristic has amazed this new colonial power. After the independency of Nigeria in 1960, it came more often to the academic agenda of the history scholars, and since this date it has been discussed within the possibility of the available sources.<sup>3</sup> This is the home land of the author of the book *Tanbih As-Sahib Ala Ahkam Al-Makasib*.

*Tanbih as-Sahib ala Ahkam al-Makasib* (Alerting the Brother on the Rules of Earning) is a book written by late Muhammad Bello Ibn Uthman Ibn Foduye, dealing with economic aspect. Looking a little back into the history one realizes that Hausa land was a place where Islam was once the state were religion, Qur'an and Sunnah served as a constitution, due to the efforts of 19<sup>th</sup> century Jihadist. The jihad leaders wrote hundreds of books and manuals for guidance. One of these manuals is, *Tanbih as-sahib* under discussion. The author classified and discussed the rules of earning, encouraged Muslims to work hard for their daily needs and apply the rules and regulations of Islamic economic system for the benefit of this day and hereafter.

Muhammad Bello divided his book into three parts after introduction. Part one: Qur'anic verses and prophetic traditions that guide and encourage the virtue of lawful earning. Part two: The Rules of earning which the author classified into four classes:

1. necessary earning (*wajib*)
2. recommended earning (*mustahab*)
3. permissible earning (*mubah*)
4. forbidden earning (*haram*).

Part three: The most preferable earning; which he concluded that is (jihad) that is striving in the way of Allah, because it benefits the whole society since it will lead to the earning of *halal* and pushing the evil doers and disbelievers.

This paper hence discusses the relevance of this book to economic development.

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<sup>3</sup> Kerem Duymuş, The Economic Policies in the Sokoto Caliphate within the Early Period (1800-1817), Seminar Paper delivered on "African History" at the University of Bayreuth on March 26th 2020.

## **B. Methods**

The approach used in writing this paper is a literature study approach. Basically, the literature study is the same as research in general, but the research data obtained is secondary data using the literature study method. The three steps that the researcher will take in preparing this article include: first, finding and collecting reference sources that are relevant to the theme of this research. Second, several scientific papers that have been collected are then processed and elaborated, in order to comprehensively explain the inter-sections of this article. Third, as the last step, the researcher concludes specifically referring to the title raised in this study, namely the *tanbih as-sahib ala ahkam al-makasib* and its relevance to the economic development in Nigeria

## **C. Result and Discussion**

### **1. Brief History\_of\_the\_Author**

Gwandu (1985) remarks that Muhammad Bello bn Uthman, one of the children of Uthman bn Foduye was born on Wednesday in the month of Dhul-Qa'dah 1195 AH (1780 CE) and died in Rajab of the year 253AH (1837). According to Musa, Muhammad Bello started his education from his father and later, his uncle Abdullah take care of his studies. He then studied from many scholars within and outside their relatives. A part from his hard work and dedication, Allah (S W T) had blessed him with intelligence and retentive memory, so he was able to acquire vast knowledge of Arabic and Islamic sciences.

Musa (2004) further observed that:

Besides being a scholar of high reputation, Bello was the trio that spear-headed the founding and establishment of the Sokoto Caliphate in the 18<sup>th</sup> century.<sup>4</sup>

Many contemporary scholars have benefited and are still benefiting from his works in different fields such as Arabic language, Islamic science, political administration, economics and social life etc. Omar describe Muhammad Bello as a man who would fight in the day and then devote the night to study and writing. Muhammad Bello was reported to have a said, about himself.

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<sup>4</sup> Musa S., A Bibliographical Guide to Sokoto Caliphate Sources, Center for Intellectual Service on Sokoto Caliphate, 2004.

I devote my time to the study and reading of innumerable books until one day decided to account them only to find that they were 20,300.<sup>5</sup>

Muhammad Bello has contributed immensely to the formation and developed of the Sokoto jihad movement in different capacities. He wrote many books/pamphlets to serve as guide for the Muslims before and after the jihad in different area. According to Gwandu, Muhammad Bello specialized in the administration of the Muslim community after mastering the Islamic sciences especially *fiqh*. He wrote many books on specific topics in order to guide the Muslim Ummah on different issues.<sup>6</sup>

After the death of *shaykh* Uthman in 1817, Muhammad Bello served as *amir al-mumin* where he used his vast knowledge to lead and guide the Muslim community. According to Musa, Muhammad Bello wrote about one hundred and forty-four (144) works, including the book under discussion that's "*Tanbih as-Sahib ala Ahkam al-Makasib*. The book deals with the economic issues, it is available in the hands of Muslim scholars and in the market in manuscript copy. The researcher has not seen any edited copy beside the manuscript copy.<sup>7</sup> It has been printed by Malam Buda Dutsin Assada Sokoto and has seven (7) pages, together with another book titled "*kitab al-jawab ala sunani man'i khuruj al-nisa'i*" by *Shaykh* Uthman bn Foduye.

## 2. Subject Matter Book

The book has three sub-topics after introduction, as follows:

Qur'anic verses and prophetic traditions on the virtue of lawful earning. Under this heading, Muhammad Bello quotes many verses from Glorious Qur'an, categorically permit mankind to seek lawful means of livelihood. Allah states in the following verses;

There is no blame upon you for seeking bounty from your Lord.<sup>8</sup>

Allah also says;

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<sup>5</sup> Omar B., *Great Lives*, Ibadan, University Press, 1981.

<sup>6</sup> Gwandu A.A., *A pragmatic Administration Approach to fiqh: the case of Amir Al-Muminin*, 1985.

<sup>7</sup> Musa S., *A Bibliographical Guide to Sokoto Caliphate Sources*, Center for Intellectual Service on Sokoto Caliphate, *Op. Cit.*

<sup>8</sup> Qur'an, Surah Al-Baqara, 2: 198.

..And others travelling throughout the land seeking (something) of the bounty of Allah.<sup>9</sup>

In another verse Allah says;

And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah.<sup>10</sup>

He also states;

O you who have believe, spend from the good things which you have earned ....<sup>11</sup>

According to *Ibn Kathir*<sup>12</sup> the first three verses above refer to profit from trade or business while the fourth verse generalizes the by the phrase “which you have earned and address as the believers as explained by Muslim scholars.

The author also cited many traditions of the Prophet (may the peace and blessings of Allah be upon him) include the following: “I am commanding you “for the business because it nine over ten (9/10) wealth”. Another tradition is that Prophet Isa (may Allah pleased with him) met a man and asked him: what are you doing? The man replied: worship, and Prophet Isa asked him again: who is giving you food? The Man replied: My brother. Then he Prophet Isa said: Your brother is a greater worshiper than you.

These among others are traditions cited by Muhammad Bello in order to encourage Muslims in his time toward legal earning and its provisions in Islam. He also quoted several saying of different scholars regarding this issue. Among these are the statement from *Abu-Qilabah* who says: “I prefer to see you looking for your livelihood then seeing you living in the mosque” another statement quoted by Muhammad Bello is that of *Luqman* to his Son: “O my son be contented with lawful earning from the poverty because whoever begs most have three habit (i) softness in his religion (ii) weakness in his reason (iii) leaving of his chivalrous.

### **Rules of Earning.**

Islam has laid down certain foundation to facilitate economic development to ensure basic minimum standard of living for the entire community. This sub-heading deals with needs and luxuries in life, explaining necessary and unnecessary claims in the resources.

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<sup>9</sup> Qur’an, Surah 73:20.

<sup>10</sup> Qur’an, Surah 62:11.

<sup>11</sup> Qur’an, Surah Al-Baqara,.2:267.

<sup>12</sup> Ibn Kathir I., Tafsir al-Qur’an al-Azim, Jeddah, Dar-al-Walid, 1993.

The author identified four (4) classes in which the earning of a person may fall into, and proved his view with Qur'anic verses and prophetic traditions as follows:

- a. Necessary earning (*wajib*): this is the excess to *Wajib* and is require for helping poor what is necessary to earn survival and setting debt etc.
- b. Recommended earning (*Mustahab*) which is bonus on required for the helping poor and needy or relatives.
- c. Permissible earning (*Halal*) which means what is in excess to the recommended earnings for luxury, enjoyment and pleasure.
- d. Forbidden earning (Haram): this is earning that leads to disobedience, rebellion, pride and ungratefulness.

To substantiate the above case Muhammad Bello cited Qur'anic verses and Prophetic tradition among which are, Allah says;

Say who has forbidden the adornment of (i.e from) Allah which he has produced for his servant and the good (lawful) things of provision.<sup>13</sup>

The prophet (may the peace and blessings of Allah be upon him) said;

The one who look's after a widow or poor person is like mujahid (warrior) who fights for Allah's cause, or like him who performs prayer all the night and fast all the day.<sup>14</sup>

One view of Muhammad Bello on earing in this book is that: "Recommended earnings are better than recommended worship because the effects of worship are limited to the owner while those of earning extend to the society.

### **Most preferable earning.**

The author concluded his write up with a very interesting topic entitled most preferable earning is *jihad* (striving in the way of Allah). Because of its benefits to the society and it's leading to getting *halal* and pushing evils of the disbelievers. He also recommended farming and rearing activities as part of preferable earning for their benefit and blessings to the society.

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<sup>13</sup> Qur'an, Surah 7:32.

<sup>14</sup> Sahih Bukhari, Book 69, Hadith No. 5353.

### 3. The Concept of Economic Development

According to Longman dictionary of contemporary English, Economics is the study of the way in which money and goods are produced and used.<sup>15</sup> Development on the other hand means a gradual growth of something, so that it becomes bigger or more advanced. Economic Development can therefore be defined as passage from lower to high stage which implies change. Charles and Berger define Economic Development as: to improve in material welfare especially for person with the lowest incomes, the eradication of mass poverty with its correlates of literacy.<sup>16</sup> Many writers however replace the concept of economic development with that of economic growth but Charles differentiates between the two by saying.

Economic growth implies both more output and changes in the technical and institutional arrangement by which it is produced and distributed while Economic development means increase in the absolute size of annual production or an increase in the economy's real income over a long period of time.<sup>17</sup>

Economic development is a process where low income national economies are transformed into modern industrial economies. It involves qualitative and quantitative improvements in a country's economy. Political and social transformations are also included in the concept of economic development in addition to economic changes.

Because economic development has been defined in different ways, it is difficult to locate a single definition which may be regarded entirely satisfactory but According to Meier and Baldwin (2000) three factors would help in understanding the concept: Process, real national income and long period.

Drewnowski defines development in terms of economic and social welfare, In the standard of living of people economic development is supportive and it involves increased per capita income and creation of new opportunities in education, healthcare, employment sectors.<sup>18</sup> And that development is of limited significance if it does not lead to economic welfare. Economic development implies increased per capita income and reduced income inequalities and satisfaction of the people as a whole.

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<sup>15</sup> Longman Dictionary of contemporary English New Edition, 1995.

<sup>16</sup> Charles, P. & Berger, K., Economic Development New York, Mc Graw Hill Book International, 1965, 2<sup>nd</sup> Edition.

<sup>17</sup> *Ibid.*

<sup>18</sup> Drewnowski, J., Social Indicators, Quality of Life and Economic Theory: A Suggestion for Establishing a Theoretical Basis for social Indicators and Quality of life research. *Philosophica*, Vol. 25, Issue 1, 1980.



Islamically Economic resources in human beings were not limited that's why one will not get what he/she desired in terms of growth allocation and distribution. It's however led to the expansion and development of economic resources. Moreover, a develop economy is an identified increase in capital resources, improvement and efficiency of labour, better organized production in the society. All these could be achieved through the content and recommendation of Muhammad Bello in this book *Tanbih As-sahib ala ahkam al-makasib*.

The Shehu advocates foundation of an economic system based on values such as justice, sincerity, moderation, modesty, honesty, etc. According to him justice is the key for progress while injustice leads to decadence. A just government can last even with unbelief but it cannot endure with injustice.<sup>19</sup> On the other hand, he warned against the unhealthy practices such as fraud, adulteration and extravagance and their bad consequences in the economy.<sup>20</sup> He exalted labour and hard work, and rejected begging. He encouraged his follower to engage in earning livelihood even through an ordinary occupation.<sup>21</sup> Division of labour and cooperation occupy a very high place in his economic thought. Property earned through fraudulent means would be confiscated on behalf of public treasury.<sup>22</sup>

The Shehu was very emphatic on fair market functioning. In his work *Bayan al- Bid`ah al-Shaytaniyah* (On Satanic Innovations) he forbade ignorant persons from dealing in market, as such people may indulge in prohibited actions (*Siraj al-Wahhaj* quoted by Gusau, p. 150n). This is reminiscent of caliph Umar's saying that only *faqih* (a Shariah knowledgeable person) should deal in the market.<sup>23</sup> It is for the sake of fairness in dealing in the market that he emphasized revival of the *hisbah* institutions whose functions include checking the prices, quality of goods, correct weights and measures, prevention of fraud and usurious practices, removal of monopolization of products, etc.<sup>24</sup>

Economic role of the state, there is sufficient discussion in works of Uthman Dan Fodio on economic role of the state, its sources of revenue and heads of expenditure. Perhaps he foresaw the need for such topics in the prospective caliphate that would emerge in the wake of

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<sup>19</sup> Fodio, Sheikh Usman Dan, *Bayan Wujub al-Hijrah `ala'l-`Ibad* (statement about the obligation of migration for People), (ed. &tr. By F.H.el-Masri) Khartoum, Oxford University Press, 1978, p. 142.

<sup>20</sup> *Ibid.*

<sup>21</sup> Kani, Muhammad Ahmad, *The intellectual origin of Sokoto jihad*, Ibadan, Imam Publication, 1984, pp. 86-87.

<sup>22</sup> Gusau, Sule Ahmed, "Economic Ideas of Shehu Usman Dan Fodio, JIMMA, Vol. 10, No. 1, pp. 139-151, 1989.

<sup>23</sup> *Ibid.*

<sup>24</sup> Kani, Muhammad Ahmad, *The intellectual origin of Sokoto jihad*, *Op-Cit*, 65.

his call for revival. To achieve welfare and prosperity a state must be based on values like *`adl* and *ihsan*.<sup>25</sup>

#### **4. Relevance of *Tanbih As-Sahib* to the Economic Development of Nigeria.**

Going by the content of this book one may conclude that it has direct relevance to the Economic Development of Nigeria. Right from the title of the book itself *Tanbih as-Sahib ala Ahkam al-Makasib*, that is Alerting the Brother on the Rules of Earning, one realizes that it contains an encouragement to the poor and redundant people in the society to work hard in order to earn from the blessings of Allah. The content of this book would go hand in hand with the economic development of Nigeria since its teachings are relevant to the societal problem. This could be seen looking at the chapters or subheadings of the book. The relevance the book on economic development of Nigeria can be seen in the following areas:

- a. It has been recognized that education is the vehicle of any development, Socio-political aspect also are part of the requirement for solving any problem, Notwithstanding, Islamic education and teaching of the Quran and Sunnah are the bedrock for a meaningful development, however is what guides the generation before us in solving their problem and meeting up to stand in every aspect of human life.
- b. Economic policy in Islam has been explain by the Qur'an and Sunnah. The system has balanced and place everything in its right place it has given details regulation for the conduct of our economic life which concern mainly in the earning and use of Wealth.
- c. It has encouraged the simplicity, modesty. Charity, mutual help and cooperation, and discourage greed, extravagance and un-necessary waste.

#### **D. Conclusion**

Conclusively the book encourages Muslims to inject the fear of Allah in economic process that leads to lawful earning and discourages unlawful ones in the other site. The author also testifies that leaders during their own time embark on trading and farming activities in addition to the public office they hold. This is therefore what assist them in holding the office

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<sup>25</sup> Balogun, I.A.B., "The Economic Ideas of Sokoto Jihad Leaders" paper presented at the International Seminar on Islamic Economics, Sokoto, University of Sokoto, 1985.

judicially. Moderate in the acquisition and expenditure is the key to avoid unnecessary engagement, and make one to prepare the next house.

### **Recommendations**

The following are some recommendations from the content of this paper:

1. Muslim scholars /preachers should stress the teaching of Islam as it witness the lawful earning as contained in the book *Tanbih as-Sahib*. This will help and encourage fellow Muslim brothers to earnestly work to earn living in accordance with the teaching of Islam.
2. Muslims should study the book in order to be acquainted with the teachings of Islam on rules and regulations for earning a living.
3. Governments of Nigeria should enforce the teachings of Islam among Nigerian Muslims

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