

Nazarin Kudī a Duniyar Bahaushe

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Abstract

This study examines the historical evolution of money in Hausa Society. It explores the transition from the traditional barter system to the use of modern currency, highlighting how money has transformed trade, agriculture, livestock rearing, crafts, and other economic activities among the Hausa people. The study also investigates the first money used in Hausa society. Using a qualitative research approach, data were obtained from books, journal articles, historical records, and other relevant documentary sources. The findings indicate that money plays a central role in promoting economic growth, improving living standards, and facilitating commercial activities within Hausa society. However, the study identifies the impact of globalization on traditional economic practices. The research concludes that strengthening financial education, encouraging entrepreneurship, and promoting ethical financial management in line with cultural values are essential for sustainable economic development in the Hausa society.

Keywords: Kudī, Bahaushe, Biringizau, Kudīn Wuri.

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1.1 GABATARWA

Wannan bincike mai suna, ‘Nazarin Kudī a Duniyar Bahaushe’ bincike ne da ya shafi fito da falsafar rayuwar Bahaushe da tarihin samuwar kudī da yadda yake mu’amala da su. Binciken ya nuna yadda Bahaushe ya fara rayuwa kafin samuwar kudī. Binciken ya fito da yadda Bahaushe ya yi amfani da dabarar nan ta “Ba -ni-gishiri-in-ba-ka-manda” wato hur-hure wajen tafiyar da rayuwarsa. Sannan an duba yadda rayuwar Bahaushe ta kasance bayan samuwar kudī.

Haka kuma an fito da yadda kudī suke sauya tunanin wasu mutane a cikin harkokin yau da kullum. Binciken ya nuna yadda kudī suke haddasa ayyukan ta’addanci a cikin al’umma da yadda wasu suke amfani da kudī wajen yin kyawawan ayyuka. An yi amfani da waƙoƙin baka da karin magana wajen fito da tunanin Bahaushe game da kudī.

A karshe binciken ya fito da sakamakon bincike a takaice, watau yadda Bahaushe ya gudanar da rayuwarsa cikin kwanciyar hankali da kaunar juna kafin samuwar kudī da kuma yadda ya yi amfani da abubuwan da suke cikin muhallin sa wajen biyan muhimman buƙatun rayuwarsa. Haka kuma samuwar kudī ya kawar da tsohuwar al’adar nan ta hur-hure a wajen kasuwanci. Daga cikin sakamakon binciken, akwai yadda al’umma suke kallon maikudī da kuma yadda shi yake kallon kansa. Sannan da irin rawar da yake takawa wajen

taimakon talakawa a cikin al’umma. Samuwar kudī sun inganta ayyukan ƙwadago da kasuwanci da bunƙasar tattalin arzikin Bahaushe.

Kudī wasu abubuwa ne masu muhimmanci a rayuwar ɗan Adam, waɗanda suke taimakawa wajen tafiyar da wasu harkoki. Samun kudī suna kawo walwala da jin daɗi a rayuwa, rashin su kuma yana haifar da ƙunci da damuwa da kuma rashin gudanar da kyakkyawar rayuwa yadda ya kamata. Haka kuma su ne dalilin aikata wani abu na ƙwarai da maras kyau a cikin al’umma. Kudī su ne suka raba al’umma zuwa gida-gida watau talaka da mawadaci. Sannan da su ne ake gane girman mutum a cikin al’umma. Gaskiyar Hausawa da suke cewa, “Yaro da gari abokin tafiyar manya”.

Kowace al’umma da irin yadda take yi wa kudī kallo sannan kuma da yadda ta himmatu wajen neman su domin fita cikin ƙunci da talauci wanda ke haifar da yunwa da cututtuka a cikin al’umma. Kusan babu wani al’amari da babu sha’anin kudī a ciki kai tsaye ko kuma a fakaice. Sanadiyyar kudī ana samun matsayi da muƙamai daban-daban musamman a gidan siyasa. Saboda marar kudī babu wani abu da zai iya taɓukawa. Hatta da iyalinsa ba su girmama shi yadda ya dace. Ta wannan ɓangare ana ba kudī suna daban-daban. Wasu na kiran su ‘yan ‘uwa kun fi dangi.

Dalilin kudi wasu sukan bar danginsu su kama wasu mutane da mu'amalar kudi ta hada su, wanda hakan yakan haifar da yankewar zumunta. Ta wata fuskar kuma samun kudi yakan haifar da hadin kan 'yan 'uwa da dangi. Saboda matsayin kudi, ko a addinin Musulunci, ana ganin duk wanda ya mallaki kudi ya mallaki mabudin Aljanna, domin haka ya rage a kansa ya yi amfani da su wajen bude kofar ya shiga cikin sauki ta hanyar amfani da kudi don taimaka wa mabukata da gajiyya a cikin al'umma.

Sannan kuma yana iya kasancewa mabudi na wuta, a inda mai kudi ya yi amfani da su ta hanyar saba wa Ubangiji. Kudi sa magana, kudi kare magana. Dangane da wannan ne ya sa za a yi nazarin yadda Bahaushen yake kallon kudi a falsafar rayuwarsa. Wannan bincike ya fito da wannan tunani na Bahaushen kan kudi.

1.2 Manufar Bincike

Makasudin wannan bincike shi ne, fito da yadda kudi suka samu a rayuwar Bahaushen, tare da nuna yadda Bahaushen ya gudanar da rayuwarsa kafin samuwar kudi. Haka kuma bincike zai lefo yadda rayuwar Bahaushen ta gudana bayan samuwar kudi, wanda ya kunshi yadda kudi suka yi tasiri wajen bunfasa tattalin arziki da saukafa hanyoyin sufuri da inganta rayuwar dan'adam gaba daya. Bincike za ya fito da tarihin samuwar kudi a kasar Hausa tare da nuna yadda aka sa wa kudin suna.

1.3 Dabarun Gudanar da Bincike

Domin cimma nasarar wannan nazari an za-i a yi amfani da wa'annan dabarun wajen gudanar da wannan bincike, kamar haka:

1. Bitar kundayen digiri na uku da na biyu da jaya wa'anda aka gabatar a jami'o'i kamar Jami'ar Usmanu Danfoddiyo Sakkwato da Jami'ar Ahmadu Bello, Zariya da Jami'ar Bayero Kano da cibiyoyin ilimi daban-daban kamar Cibiyar Nazarin Harsunan Nijeriya da ke Sakkwato da Cibiyar Nazarin Harsunan Nijeriya da ke Kano domin suna da ala'a da wannan aiki kai tsaye ko kuma a fakaice.
2. Nazarin wallafaffun littatafai masu dangantaka da wannan nazari.
3. Nazarin ma'alu da mujallu da aka gabatar a tarurrukan }ara wa juna sani a jami'o'i da cibiyoyin nazarin harshen Hausa.
4. Tuntuvar manazarta da masana adabi da al'ada da tarihi akan lamarin da ya shafi kuji a tunanin Bahaushen.
5. Ziyarar Intanet domin kalato duk wasu bayanai da aka saka mai ala'a da wannan bincike.

1.4 Bitar Ayyukan da Suka Gabata

Masana da manazarta da dama sun yin fofarin bayani a kan abin da ya shafi nazarin kudi a duniyar Bahaushen, sai dai kowa da irin tasa fahimtar. A wannan binciken an yi bitar kundaye na babban digiri na uku da na digiri na biyu da na daya da mukalu da mujallu da wallafaffun littattfai masu dangantaka da wannan aiki

kai tsaye ko kuma a fakaice, domin fito da ala'a da bambanci da take tsakaninsu da wannan bincike. Bincike ya dauki wannan salo ne domin gudun yin tsambare da kuma maimaita aikin da ya riga ya gabata. Daga cikin ayyukan da hannu ya kai gare su akwai:

Bashir, (1992) ya yi nazarin yadda ake tsimi da tattalin kudi wajen gudanar da ayyukan gwamnati. A cikin aikin nasa ya kawo bayanai kan yadda za a bi wajen yin bayani kan kudaden hukuma da aka kashe wurin gudanar da wasu ayyuka. Uche, (1997) ya yi nazari kan bun}asar bankuna da zamanin mulkin Turawa. Ya yi bayanin yadda ake kula da bankuna da kuma yadda ake gudanar da su a Nijeriya. Ya kalli yadda ake saka siyasa a wajen gudanar da bankuna a wannan lokaci. Shi ma Mustapha, (2010) ya yi bayani kan nasara da kalubalen amfani da kati wajen cire kudi a banki a Nijeriya. Ya kawo tarihin inda aka fara amfani da kati wajen cire kudi a duniya. Inda ya ce, an fara an amfani da kati na cire kudi a tsakiyar karni na ashirin a kasar Amurka. A Nijeriya kuwa an fara ne a shekarar 1999. Haka Nmadu, (2016) ya yi nazari akan dokokin kudi wanda ya shafi dokokin cikin gida Nijeriya da kuma kasashen wajen. Ya yi bayanin yadda babban bankin Nijeriya (CBN) ya tsara dokokin hulda da kudi tsakanin masu ruwa da tsaki.

Abubakar, (2016) ya yi tsokaci kan kudi zamanin tsohuwar daular Sakkwato daga shekarar 1903-2015 inda ya tattauna yadda Turawan mulkin suka shigo da tsarin kudaden su a kasar Hausa wanda ya yi sanadiyyar bacewar kudi wuri a kasar Hausa. Masanin ya kawo tarihin kudin wuri da yadda Hausawa suke amfani da su wajen gudanar da harkokin kasuwanci. Sannan ya yi bayanin yadda Turawa suka shigo kasar Hausa da kuma yadda suka sauya tsarin kudade na yankin gundummar tsohuwar daular Sakkwato wadda ta hada da Sakkwato da Kabi da Zamfara. Har wa yau, Marafa, (1997) ya yi nazarin hanyoyin gudanar da harkokin kuji na kai tsaye a Nijeriya daga shekarar 1987-1995. Ya yi bayanin sharuɗɗan samar da kudi a cikin kasa da kuma yadda ake kula da yawaitar kudi a hannun mutane domin kawar da hau-hawar farashi. A cikin aikin nasa ya bayyana cewa an kafa babban bankin Nijeriya ne a shekarar 1958 domin kula da harkokin kudi a cikin kasa. Haka ma, Alti, (2012) ya yi bayanin hanyoyin sarrafa kudin asusu da kudin ajo a matsayin hanyoyin kawar da talauci a kasar Hausa. Masanin ya fito da dabaru da Hausawa suke amfani da su wajen tanadin kudi tare da fayyace hanyoyi ajiya domin biyan bu}atun yau da kullum.

Kabiru, (2014) ya yi nazarin kudaden da bankuna suke ajiye a babban bankin Nijeriya a matsayin wani nauyi a kananan bankuna. Inda ya ce wadannan makudan kudin da aka ajiye suna iya haifar da matsalar tattalin arziki, musamman yadda kasashen duniya suke fuskantar matsin tattalin arziki. Shi ma, Lere, (2015) ya yi bayani kan tasirin canjin kudi yakan bunfaskar tattalin arzikin Nijeriya. Ya kawo tasirin da canjin kudin yake

haifarwa wajen karya darajar naira da illar da karya darajar kuɗin yake haifarwa ga tattalin arziki.

Dandume, da takwarorinsa (1984) sun yi bayani kan tarihin kuɗin wuri a Kasar Hausa. Nazarin nasu ya yi arma shi domin sun kawo ma'anar wuri da asalinsa. Sun yi bayanin yadda ake yi da wuri a wajen gudanar da harkokin saye da sayarwa a matsayin kuɗi a maimakon cinikin ba-ni-gishiri-in-ba-ka manda. Makalar ta taɓo wata hulɗar kuɗi ta Bahausha. Hatta Uche, (1995) ya yi bayanin tarihin kafa hukumar kuɗaɗe ta Afrika ta yamma. Ya bayyana yadda wannan hukuma ta fara aiwatar da ayyukanta a kasashen Ghana da Saliyo da kuma Nijeriya. Haka kuma ya bayyana yadda kowace kasa ta kafa nata babban bankin. Bitrus, (2011) ya yi nazarin buƙatar kuɗi a Nijeriya. Ya kawo bayanai na abubuwan da suke haifar da buƙatuwar kuɗi a wajen mutane.

Abdulrashid, (2001) ya yi bayanin tasirin sabon kuɗi na naira da kwabo kan tattalin arzikin Nijeriya. Ya yi tsokaci mai nisan kan yadda naira da kwabo za su kawo ci gaba da bunƙasar tattalin arziki. James, (2012) ya yi bayanin amfanin kuɗin wuri a kasashen Yarbawa kafin zuwan Turawa. Ya kawo bayanai masu muhimmanci kan yadda Yarbawa suke amfani da kuɗi wuri wajen gudanar da harkokin kasuwanci tsakaninsu da kasashen Hausa.

Abubakar, (2021) ya yi bayani a kan kuɗin wuri a Kasar Sakkwato da Kabi da kuma Zamfara. Masanin ya kawo bayanin yadda aka yi amfani da wannan kuɗi na wuri kafin samun 'yancin kai a Kasar Hausa da kuma yadda Turawa suka yi amfani da wannan kuɗi a lokacin da suka iso Kasar Hausa. Duk waɗannan ayyuka suna da alaƙa da wannan bincike.

2.1 Ma'anar Kuɗi

Kalmar kuɗi arariya ce daga harshen Larabci, asalinta shi ne, "Kadɗi" ma'ana rubutu. A can da lokacin da Hausawa suke mu'amalar kasuwanci na zinari da Larabawa idan Larabawa za su aiko da zinari zuwa Kasar Wurno sai su rubuta a takarda sannan a zo da ita. Haka nan, a lokacin da aka zo ko ɗauka ko kuma karɓar zinari sai a tambaya a ce ina, 'kadɗi?' ma'ana ina rubutu? Sannan a hankali har kalmar ta sauya zuwa kuɗi, wannan takarda ita ce ta koma ake amfani da a matsayin kuɗi.[1]

Masana tattalin arziki da dama sun bayyana ma'anar kuɗi. Kowa da irin kallon da yake yi wa kalmar kuɗi. Saboda baki bai tafi daidai ba a kan abin da ake nufi da kuɗi, daga cikin ra'ayoyin da bincike ya bibiya akwai Anyawuocha, (2019:90) ya ce, "Kuɗi su ne duk wata haja ko wani abu da wata al'umma ta amince da ita a matsayin abin saye da kuma biyan ayyuka".

Kuɗi na nufin kowane irin abu da ake amfani da shi a wajen cinikayya musamman wanda yake kaiwa da dawowa kamar takardun banki da ƙwandala. A wata ma'ana kuwa shi ne, wani tsari na kuɗi da ake amfani da su musamman a kasa. Misali, Dalar Amurka da *Pounds* na Ingila duk sun zama kuɗi. (Wikipedia.org/wiki. Retrieved on Jan 18, 2026.)

Layi, (1998:132) yana ganin cewa, "Kuɗi abu ne da dokar kasa ta halatta yin amfani ko tu'ammali da su ta fuskar saye da sayarwa". A bayanin wannan masani, ya nuna cewa duk abin da ya samu karɓuwa wajen saye da sayarwa bisa dokar kasa ya zama kuɗi ko kuma shi ne kuɗi.

Haka Alan, da Stuarts, (1999:431) a tasu fahimtar, "Kuɗi su ne abin da za su iya sayen wani abun saye". Wannan na nufin idan mutum na da kuɗi, kuma kuɗin nan ba su iya sayen komai to kuɗin ba su zama kuɗi ba. A nan dai, kuɗi ba sa zama kuɗi sai in za su biya buƙatar mai su.

Hakazalika, masana irin su Christopher da Walter, (2006) da Ishola, (2017) duk sun tafi a ra'ayin cewa kuɗi dai abu ne wanda dokar kasa ta amince da a yi amfani da su wajen mu'amala ta saye da sayarwa a kasa ɗaya ko biyu ko ma fiye bisa dokokin waɗannan kasashe.

In haka ne, ke nan kuɗi ba su tabbata kuɗi sai sun hau siradin dokokin kasa, sun samu karɓuwa da amincewa, sannan suke kuɗi. In ko ba haka ba sun zama abin da Bahausha ke kira da, "Kuɗin cizo".

A Kamusun Hausa (2006:251) an bayyana kuɗi da ƙarfe ko takarda ko wani abu da hukuma ta amince a yi amfani da shi don saye da sayarwa.

A takaice za a iya cewa kuɗi su ne duk wani abu wanda dokar kasa ta aminta ko kuma wasu rukunin jama'a suka yarda da su a matsayin abin musaya wajen saye da sayarwa. Kuma waɗannan abubuwa suke ba kowane irin abu daraja. Sannan kuma su ba da wata daraja ta kansu sai abin da za a iya saye da su. Haka kuma, su kasance ana iya rarrabe su, wato a samu manya da kanana a cikin su domin fitar da martabar kowane.

A fahimtar wannan bincike kuɗi su ne takardu masu ɗauke da alamar darajoji daban-daban wanda dokokin kasa suka yarda a yi amfani da su wajen saye da sayarwa.

2.2 Takaitaccen Tarihin Samuwar Kuɗi a Duniyar Bahausha

Tarihi abu ne mai muhimmanci, domin da shi ne ake sanin baya, wato inda aka fito, a kuma fahimci inda ake, sannan a yi hasashen inda za a tafi. Duk

¹ Tattaunawa da Farfesa Aliyu Muhammadu Bunza a ranar 16/9/2025 a Jami'ar Usmanu Danfodiyo, Sakkwato.

al'ummar da ba ta da tarihi to asalinta ya face ke nan. Gano tarihin kudi a rayuwar Bahausha ba abu ne mai sauƙi ba. Saboda Bahausha a can da ba ya da tsarin adana abubuwan tarihi ta hanyar rubutu (Yahaya, 1988:13). Duk da haka, za a yi kofari a waiwayi tarihin samuwar kudi a duniyar Bahausha saboda ya haska a kan abin da ake magana a kansa. Duk da cewa, manufar wannan bincike ita ce, ya kwailaice tarihin kudi a duniyar Bahausha.

Masana da manazarta a fannin ilimin tarihi da na tattalin arziki da dama duk sun tofa albarkacin bakinsu a kan tarihin samuwar kudi a duniya baki daya ba ma a kasar Hausa kawai ba. Daga cikin su akwai Beatie, (2018) wanda ya bayyana cewa tarihin samuwar kudi mahadi ne mai dogon zamani. Domin tarihin yana tafiya ne da tarihin samuwar dan Adam a doron kasa. A nasa ra'ayin kudi sun samu ne tun wajajen shekaru dubu uku da suka wuce (3000). Masanin yana hasashen cewa kudi sun samu ne tun lokacin da mutane suka fara yawa suka samu muhalli, kuma aka fara gudanar da harkokin noma, a wannan lokaci ne buƙatu suka taso. Domin biyan waɗannan buƙatu sai aka fara musayar wasu kayayyaki tsakanin al'umma. Kamar yadda wasu masana irin su Alhassan da Zarruk da Kafin Hausa (1982:4) suka bayyana cewa noma dadadiyar sana'a ce da dan Adam yake aiwatarwa a doron kasa. Waɗannan abubuwa na amfanin gona su ne aka fara musaya waɗanda suke a matsayin kudi a wancan lokaci.

Daga wannan lokaci Bahausha ya fara gudanar da al'adar nan ta Ba-ni-gishri-in-ba-ka manda. Wannan tsari ya ba da damar musayar kayayyaki kai tsaye a tsakanin al'umma. Kamar yadda Areo, (2014:13) ya ruwaito Bath (1857) yana cewa, wannan musayar kayayyaki an dauke ta tamkar kudi kafin samuwar kudi a Nijeriya. Wannan tsari na kasuwanci ya dogara ne a kan muhalli wato akwai bambancin abubuwan buƙatu daga wani wuri zuwa wani. A inda wasu wurare suke musayar shanu da hatsi da kuma kayan aikin noma. Dangane da wannan bayani ya nuna cewa kenan tun kafin a samu kudi a cikin al'ummar Hausawa akwai abubuwan da suke dauka da daraja kuma suke amfani da su a matsayin kudi domin gudanar da harkokin rayuwa ta yau da kullum.

Bayan da tafiya ta yi tafiya sai Bahausha ya fara amfani da gishiri da zinari da azurfa a matsayin abubuwan musaya. Babban dalilin da ya haifar da samun kudi a cikin al'ummar Hausawa shi ne bunkasa da yawan jama'a, wanda ya haifar da karin yawan buƙatu da kuma samar da hanyoyin cinikayya cikin sauƙi da kuma adana abubuwa masu daraja. A cikin al'ummar Hausawa abubuwa guda biyu ne suka haifar da samuwar kudi kamar haka:

- a) Kasuwanci na cikin gida wanda ake amfani da hajoji kamar karfe da shanu da gishiri da fatun dabbobi a matsayin abin musaya.
- b) Huldar kasuwanci na waje inda aka yi amfani da kudi azurfa da zinari da sauransu a wurin musaya. (Areo, 2014:16).

A Nijeriya dai akwai tabbacin cewa kudin da aka fara amfani da su, su ne kudin wuri a wajajen karni na goma sha huɗu. Wannan kudi an yi amfani da su a kasashen Afrika ta Yamma kamar Ghana da Saliyo da Gambiya. Kudin wuri ana samun su ne a kasashen Afrika. Akwai manya-manyan tafkuna da ruwa ba su karewa. Idan an son a same su sai a samu bajimin sa mai kitse a fedeshi, sannan a jefa fatar cikin ruwa. A wannan lokaci sai kudin wuri su lafe a fatar.[2] A ranar daya ga wata Yuli, a shekarar 1959 babban bankin Nijeriya ya fitar da sabon kudi wanda ake amfani da alamar dalar Amurika. Wannan kudi ya wanzu har zuwa shekara 1973 daga nan gwamnatin Nijeriya ta sauya fasalin kudi zuwa Naira da Kwabo. Wannan shi ne kudin da aka yi amfani da su bayan an samu 'yancin kai ga Turawan mulkin mallaka na Ingila. (CBN, 2012) www.cbn.ng. retrieved on 12/01/2025.

Shi kuwa Sallau, (2012:483) ya ruwaito Nadama, (1977) yana cewa, "An fara amfani da kudin wuri da biringizau a fadin Afrika ta yamma a cikin karni na goma sha takwas, wanda ya hada har da kasashen Hausa". Wannan ya nuna cewa kudi ba su samu ba a kasar Hausa sai a cikin karni na goma sha takwas lokacin da Turawa suka fara mu'amala da kasashen Afrika.

A ra'ayin Afolabi, (1998:111-113) kudin takarda waɗanda ake amfani da su yanzu sun samu a cikin karni na goma sha shida ta hanyar wani Baturen Ingila makerin zinari mai suna Richard Cantillon wanda ya yi rayuwa daga shekara 1680 zuwa 1734 a kasar Ingila. A wancan zamanin mutane suna fargabar a yi masu fashi na kudin da suka mallaka wanda yake karfen zinari da azurfa don haka suke neman wanda za su ba ajiya. Saboda yanayin aikin maƙeran zinari, sun yi tanadin wajen ajiya mai kyau. Dangane da haka ne mutane suka amince suka fara ba su ajiyar dukiyarsu. Maƙeran sun amince sun fara karɓar ajiya daga hannu mutane amma suna karɓar lada na ajiya. Idan suka karɓi hajar mutum sukan rubuta takardar shaidar sun karɓa tare da yarjejeniyar cewa duk lokacin da mai kudi ya buƙaci abin sa za su ba shi. Haka kuma sukan rubuta rasiti su ba mai ajiya. Wannan tsari ya dore ne sakamakon gaskiya da rikon amana da waɗannan maƙera suka nuna. Sannu a hankali sai mutane suka fara amfani da wannan takardar rasiti wajen saye da sayarwa a kasar Ingila. Idan mutum ya nuna wannan rasiti ya zama shaida cewa yana da wata kaddara ajiye wajen makeri don haka idan yana da wata buƙata na wani abu za a karɓa a ba shi wannan abun da yake so. Idan mutum ya yi sayyaya zai miƙa

² Tattaunawa da Farfesa Bashir Aliyu Sallau a Jami'ar Usmanu Xanfodiyo a ranar 24/12/2025.

wannan rasiti wanda yake dāuke da sa hannu maƙeri, shi kuma wanda ka saya a hannusa zai dāuki wannan rasiti ya kai wa maƙeri ya ba shi adadin zinari ko azurfa na kayan da ya sayar. Haka kuma idan abin da mutum ya saya bai kai darajar abin da ya kai ajiya ba, a nan mai saye da mai sayarwa za su tafi wurin maƙeri su mika wannan takardar rasiti a cire daidai adadin da ya yi sayayya sannan kuma a sake cike wani sabon rasiti a ba shi dāuke da raguwar abin da ya rage cikin ajiyarsa. Da tafiya ta yi tafiya, sai aka ga ya dace a ba da takardar rasiti da yawa idan mutum ya kawo ajiya. Misali, idan mutum ya kawo ajiyar zinari ashirin ko azurfa za a ba shi takardun rasitin kudi huɗu ko biyar kowane na wakiltar zinari ɗaya ko azurfa. Wannan shi ne farko raba darajar kuɗaɗe a duniya baki ɗaya (Afolabi, 1998:112). Wannan ya taimaka wajen kawar da matsalar komawa wajen maƙeri. Idan mutum ya kashe ƙasa ga abin da ya ajiye. Domin ƙara sauƙaƙawa, mutum na iya karɓar takardar rasiti ashiri a kowane zinari ɗaya ko azurfa.

Wannan tsari na takardun rasiti na maƙeri ya fi samun karɓuwa bisa tsohon tsarin nan na ba-ni-gishiri-in-ba-ka-manda (Hur-hure). Wato musaya. Saboda takardar rasiti na da sauƙin dāuka da inganci fiye da ƙarafan zinari ko azurfa kuma an amince ana karɓan su a ko'ina. Sai dai wata illa kuma ita ce, waɗannan takardun rasitin ba su kasance iri ɗaya ba, kuma nasara da dorewar wannan tsari ya dogara ne a kan gaskiya da riƙon amanar maƙeri. Sannan kuma hanyoyin ƙayyade yawan kuɗaɗen da ake amfani da su a cikin ƙasa. Yawansu ya dogara ne a kan yawan zinari ko azurfa da ake da su a wannan lokaci. Akwai kuma fargabar idan maƙeri ya mutu babu mai iya tantance tare da mayar da takardu zuwa azurfa ko zinari. Ana cikin haka sai Babban Bankin Ingila ya dāuki nauyin buga takardun kudi a shekarar 1844 (Afolabi, 1998:110). Daga baya kuma hukumar kuɗaɗe ta Afriika ta Yamma (West African Currency Board) ta dāuki nauyi buga kuɗaɗe a ƙasashen yammacin Afrika wanda suka haɗa da ƙasar Gambia da Ghana da Nijeriya da Saliyo a shekarar 1912 (Ayanwuocha, 1993:90). Bayan wani lokaci kuma sai aka rushe waɗannan hukumomi sai dāwainiyar buga kudi ya koma hannun babban bankin kowace ƙasa. Dalilin da ya haifar da haka shi ne samun 'yancin kai na waɗannan ƙasashe. Waɗannan ƙasashe sun samu 'yancin kai ne kamar haka: ƙasar Ghana ta samu 'yancin kai ne a ranar 6 ga Maris a shekarar 1957, Nijeriya ta samu nata 'yancin kai ne a ranar 1 ga watan Oktoba a shekarar 1960, yayin da ƙasar Saliyo ta samu nata 'yancin kai a ranar 27 ga watan Afrilu, a shekarar 1961 (Afolabi, 1998:112).

Su kuwa kuɗaɗen ƙarfe wato ƙwandala sun samu ne a Ingila lokacin da wasu attajirai masu safarar mai ko miyagun kwayoyi ko kuma masu mallakar masana'atu wato (*Barons*) suke boye kuɗaɗen zinari na ƙarfe a gidajensu. Domin wannan lokaci nau'o'in kudi uku ne suka shahara wanda ya haɗa da kuɗin Zinari (Denari) da kuɗin Azurfa da kuɗin Tagulla. Ana amfani da kowane nau'in kudi a wurare daban-daban a cikin ƙasa ɗaya wajen kulla yarjejeniyar ciniki da kasuwanci,

sannan kuma an lura da cewa abin da Zinari (Denari) ɗaya za ya iya saya a wurin da ake amfani da su ya yi daidai da abin da Azurfa za ya iya saya sau goma sha biyu a bagiren da ake amfani da shi. Haka kuma, an gano cewa abin da Azurfa ashirin zai iya saya ya yi daidai da abin da Tagulla ɗaya zai iya saya. Don haka, aka samu Zinari (Denari) ɗaya, suka yi daidai da Azurfa goma sha biyu sannan kuma Azurfa ɗaya suka yi daidai da Tagulla ashirin. Haka kuma an sauya kalmar Azurfa zuwa Fam (*Pound*) kuma harafinsa na farko "L" ya koma alamar £, mai alamar dalar Amurika. Haka aka ci gaba da amfani da shi. Azurfa kuma ya sauya zuwa Sule (Shilling) dāuke da alamar 'S' yayin da Zinari (Denari) ya sauya zuwa Taro (Pence) dāuke da alamar 'D'. Samar da kuɗaɗen ƙasashe daban-daban bayan samun 'yancin kai ya kawar da amfani da waɗannan kuɗaɗe kuma kowace ƙasa ta samar da nata kudi kamar naira da kwabo a Nijeriya da Cedis da Pewas a ƙasashen Afrika ta kudu.

Shi kuwa Abubakar, (2016 :60) ya bayyana cewa kudi wuri su ne aka fara amfani da su a ƙasar Hausa tun kafin zuwan Turawan mulkin mallaka. Kudi wuri ana samo su ne a ƙasar teku na ƙasar Indiya. Hausawa sun yi amfani da wannan nau'i na kudi wajen gudanar da harkokin kasuwanci. Ya ƙara da cewa Turawan mulkin mallaka sun shigo da tsarin kuɗaɗen su a ƙasar Hausa a shekarar 1908 (Abubakar, 2016: 62). Waɗannan kuɗaɗe sun samu kabuwa a ƙasar Hausa don haka, sun taimaka wajen kawar da kudi wuri.

Daga waɗannan bayanai za a fahimci cewa, ba wai abin da aka yi amfani da shi a matsayin kudi ba ne kudi a ko'ina, a'a, kudi shi ne duk wani abu da ya yi aikin kudi shi ne kudi. Misali, mutumin da yake da kudi ajiye a banki ko da ba ya da tsabar kudi a aljihunsa, in dai zai iya amfani da su wajen biyan bashi ko aikin da aka yi masa ta hanyar tura kudi ta banki to wannan mutum mai kudi ne. Dagane da wannan a ƙasar Hausa an yi amfani da abubuwa daban-daban a matsayin kudi kama daga zinari da azurfa da wuri da wasu nau'in ƙarafa da sauransu.

3.1 SAKAMAKON BINCIKE

Kasancewar Hausawa mutane masu tsananin riƙo da al'adunsu. Sannan waɗannan al'adun ana tsintar su a cikin adabinsu musamman na baka wanda Bahausha ya gada tun kaka da kakanni. Don haka ne aka yi ƙoƙarin nuna nazarin kudi a duniyar Bahausha A sakamakon haka, binciken ya fito da tarihin samuwar kudi, inda aka gano cewa a wannan lokaci Hausawa suna gudanar da rayuwa ta hanyar musaya.

Haka kuma binciken ya gano cewa akwai kyawawan abubuwa waɗanda sakamakon samuwar kudi Bahausha yake amfani da su kamar sauya hanyar kasuwanci daga ba-ni-gishiri in ba-ka-manda. Sannan kuma da yadda kudi suka bunƙasa tattalin arziki a ƙasar Hausa tare da inganta ayyukan ƙwaɗago a cikin al'umma.

Binciken ya gano cewa Bahausha tsaye yake wajen neman kudi domin kore wa bakinsa kuda ta hanyar gudanar da sana'o'i daban-daban. Ta wannan hanya ta sana'o'i da ayyukan kwadago yake samun abubuwan bukatar rayuwa. Sana'o'in Hausawa sun kai su wasu kasashe daban-daban inda wasu suka zauna a can har suka hayayyafa. Hausawa sun shara wajen kai hajojinsu zuwa kasashe sannan kuma su kai wanda suke da su zuwa wasu wurare daban-daban domin samun kudi da kuma taimakawa wajen kawo hajjar da babu ita kasar Hausa da sunan fatauci. Wannan ya bunkasa sana'o'i da kasuwanci a cikin al'umma ta hanyar samar da ayyukan yi domin dogaro da kai. Baya ga wannan an samu hulda da kyayawan fahimta tsakanin Hausawa da wasu kabilu da suke hulda kasuwanci a tsakaninsu.

4.1 KAMMALAWA

Wannan bincike ya tattauna tarihin samuwar kudi a rayuwar Bahausha, inda aka nuna dabarar da Bahausha ya fara amfani da ita wajen musaya domin biyan bukatur yau da kullum. Binciken ya nuna yadda Bahausha ya fara mu'amala da wasu al'umma, musamman Larabawa wadanda suka kulla kasuwanci da Hausawa tun shekaru aru-aru. Wannan hulda ta kasuwanci ita ce, ta nunawa Hausawa yadda za su fara musaya ta amfani da wasu abubuwa. Binciken ya tabbar da cewa, kudi wuri da biringizau su ne na farko da aka fara amfani da su a kasar Hausa wajen yin harkokin cinikayya da kasuwanci. Sannan a hankali ci gaba yana zuwa bakin gwargwado har aka kai matsayin samun kudi ta hanyar sa hannun hukuma.

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