

## ISLAMIC VALUE FOR ECONOMIC SELF-RELIANCE: A DRIVE FOR ENTREPRENEURSHIP OF MOSLEM WOMEN TO COMBAT POVERTY IN KONTAGORA EMIRATE, NIGERIA

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### **Abstract**

*The Islamic moral value of self-reliance is a value system that has been emphasized in numerous Ayat of the Glorious Qur'an and Ahadith of the Prophet (SAW). Kontagora Emirate consists of six local government areas with diverse cultural values and different languages, but with the majority of its population being Muslims and women. This paper seeks to look into the moral obligation in the conduct of business or trade by women in Islam and the conditions to be observed by Muslim women during vocations. It also aims to find out how they acquire the entrepreneurial skills; the duration taken to learn a particular skill and the types of businesses, trades, vocations etc. What impact does it have on the Muslim woman's status economically, socially, educationally, politically? In order to achieve the above objectives, the paper adopts the survey method complimented with interview. The findings of the paper are that most Muslim women in Kontagora Emirate engage in one form of trade/vocation or the other through self help efforts such as Adashi and mini-women self help efforts kungiya. The paper concludes that with the help of Government and non-governmental/private individual's assistance the women in Kontagora Emirate will achieve more and contribute more to economic growth of the Emirate and the state at large.*

**Keywords:** Islamic morals, Self-reliance, Poverty, Alleviation, Women and Entrepreneurship

### **Introduction**

Islamic value of self-reliance is a value system that has been emphasized in numerous verses (*Ayat*) of the Glorious Qur'an and prophet sayings (*hadith*) of the Prophet (SAW). Kontagora Emirate consists of six local government areas with diverse cultural values and different languages, the majority of its population being Muslims and women. Data from city population shows that population of Kontagora Emirate is 213.500 people<sup>1</sup> A substantial number of women are educated and most are working with government and private organizations at various levels. However, the majority of the women are not opportune to have the required educational qualification to give them a white collar job. That notwithstanding, the women in the Emirate did not relent nor rest

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<sup>1</sup> "No Title," n.d., <https://citypopulation.de/php/nigeria-admin.php?adm2id=NGA027011> . Accessed on May 20, 2021

on their oars; rather they took the challenge of engaging in different types of trades and business ventures in other to make ends meet. They work hard to establish themselves as individuals, families and groups to eradicate poverty and to acquire entrepreneurial skills that are beneficial to them and the society at large. Some of the skills are acquired through non-governmental organizations and some wealthy/private individuals who take it upon themselves to give back to the community through skill acquisition schemes.

Some of research had been conducted concerning with poverty and self-reliance in Islamic Perspective as follow :

1. Rossazana Ab-rahim and Musa Mohammed, under title Multidimensional Poverty Index of Niger State, Nigeria. The finding of this research is effective policies towards general infrastructural development will greatly contribute to poverty reduction in Niger State.<sup>2</sup>
2. Ahmad Bello and Ahmadu Bello, under title combating poverty through self-reliance : the Islamic approach. The finding of this research is self-reliance with Islamic approach as a tool to combat poverty in Nigeria and as an alternative way to the secular approach.<sup>3</sup>
3. Rozikan, Mukhlis Ramanto, Julia N. E. Satyarini, under title an Islamic perspective on self-reliance economy, the finding of this research is economic independence in Islam is not a separate standalone concept, but it is related to other major themes in Islam, such as development, ummah, and other institutional structures.<sup>4</sup>
4. Umar Faruk Muhammad and Joseph David, under title Relationship between Poverty and Unemployment in Niger State. The result of the research is recommend to the actions of the policymakers in creating vocational skill programs to the aid-curb unemployment problem in the state. Accordingly, the increase in expenditure on education and the minimum wage as well recommended.

Above research as data to make strong analysis to his research. The focus of study in this paper different from previous research as mentioned above. This

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<sup>2</sup> Rossazana Ab-Rahim and Musa Mohammed, "Multidimensional Poverty Index of Niger State, Nigeria," *International Journal of Academic Research in Business and Social Sciences* 9, no. 7 (2019): 451–60.

<sup>3</sup> Dogarawa Ahmad Bello, "Combating Poverty through Self Reliance: The Islamic Approach," 2006.

<sup>4</sup> Mukhlis Rahmanto and Julia N E Satyarini, "An Islamic Perspective on Self-Reliance Economy," in *4th International Conference on Sustainable Innovation 2020–Social, Humanity, and Education (ICoSIHESS 2020)* (Atlantis Press, 2021), 57–62.

paper seeks to look into the moral obligation in the conduct of business or trade by women observed from Islamic perspective. It also aims to find out how they acquire the entrepreneurial skills. The duration of time taken to learn a particular skill and the types of businesses, trades or vocations they are engaged in. What impact does it have on the Muslim woman's status economically, socially, educationally, politically? In order to achieve the above objectives, the paper adopts the survey method complimented with interview.

### **The Concept of Self-reliance in Islam**

Self-reliance is the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity. Self-reliance refers to developing and strengthening livelihoods of persons of concern, and reducing their vulnerability and long-term reliance on humanitarian/external assistance.<sup>5</sup>

Social self-reliance refers to the ability of a community to function with a level of cohesion, social accountability and mutual dependence-taking decisions, mobilizing resources, and building and maximizing interpersonal capacity to address issues and initiatives for mutual benefit. Economic self-reliance is based upon access to, and management of, material and monetary assets.<sup>6</sup>

Self-reliance is broadly defined in relation to a nation/country, as: a condition in which a nation makes free and voluntary choices in the disposition of its resources and output and in setting its economic and political priorities. This state of affairs is totally distinct from a situation where decision-making is constrained by a political or economic situation dictated by external compulsions. Self-reliance signifies the capacity and capability of the country to face any crisis on the basis of its internal strength. This is only possible if the economy can maintain equilibrium on the basis of commercial transactions including trade and capital movement. In short, it implies self-confidence and the capacity for autonomous goal-setting and decision-making, rejecting all forms of dependence, invited or imposed (Khurshid, Rahman & Valie, 2018).

The word self-reliance means one's act or ability to rely on a job, or a trade/business that earns him a livelihood. This can be achieved through some efforts especially that Islam has given man different ways to become self-reliant. Thus Allah (SWT) makes it clear in the following verse:

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<sup>5</sup> UNHCR, "Why Self Reliance," 2006, <http://www.unhcr.org/afr/44bf3e252.pdf>.

<sup>6</sup> UNHCR.

It is He who made the earth manageable you, so traverse through its tracts and enjoy of the Sustenance which He furnishes; but unto Him is the resurrection (Qur'an, 67:15).

Ibn Katsir in his commentary explains that this verse commands people to travel anywhere in the world to carry out various trades. This human effort in the form of trading for economic gain is part of *tawakal* (reliance on God). This *tawakal* must also be accompanied by efforts including exploring the earth by doing business or working.<sup>7</sup>

Allah (S.W.T) has provided man with opportunity to work for self-sufficiency. He made the earth for the benefit of man, to whom He has given control over it so that if one job did not favour him, the other will certainly be of benefit. If Allah has given man the ability and opportunity to take care of himself and his family, then he should help others to attend to their needs in life.

Poverty comes at the head of man's present plight hence, the need to combat it. Self-reliance as a means of eradicating poverty has become a concept central to Nigeria's policy in recent years. The major problem of the policy however, is that its approach lacks ethics, juridical elements, divine regulations, and ability to shape and direct the attitude and behaviour of the people toward it, which makes it difficult for them to embrace it with deserved seriousness. Many Nigerians do not recognise their religious and moral obligation to become self-reliant and economically independent.<sup>8</sup> Economically, Allah (SWT) allows acquisition of wealth through legal means.

But Allah hath permitted trade and forbidden usury...  
(Qur'an, 2:275).

Allah (SWT) also provides numerous thorough teachings and guidelines on trade and investments in the Qur'an. The Muslims can earn their livelihood by agriculture, trade, or industry or any profession or employment as long as it does not involve doing, supporting or propagating anything *haram*.<sup>9</sup> As for the legal judgement of earning a living, it is obligatory (*fard*); because it is the reason for establishing that which is obligatory. And earning a living entails man's nourishment, the nourishment of his family and discharging of his debts (Bin Farid, nd): Bello's *Tanbih Sahib* in section two of the book, mentioned *Jihad* (military struggle), *Tijaarah* (commerce), *Ziraa'at* (agriculture) and *Nuj'at*

<sup>7</sup> Abu al fadai Ismail bin umar bin Katsir Al-Quraishy, *Tafsir Al-Qur'an Al-Adzim Volume 8* (Makah: Daru Tayyibah li Nasri wa Tauzi', n.d.).

<sup>8</sup> Ahmad Bello, "Combating Poverty through Self Reliance: The Islamic Approach."

<sup>9</sup> Y Al-Qardawi, *The Lawful and the Prohibited in Islam* (Egypt: Al-Falah Foundation for Translation, Publication and Distribution, 2005).

(herding) which all involves man's active participation in stressed the benefit of on over the other in the order they were written (Bin Farid, nd). Malami's analysis of Muhammad Bello's major point in this section was to show the nobility, honour and dignity of labour. As far as he is concerned, it is essential for every individual to have an occupation of his own, so that he will be self-reliant and avoid depending on others through begging.<sup>10</sup> Bello categorized earning a living in accordance with its position in *Shari'ah*, namely: Obligatory, highly recommended, permissible, reprehensible and forbidden earnings. Here the researcher believes entrepreneurial activities fall under the highly recommended earnings because it is meant to benefit both one and the society he lives in. Bello, insisted that highly recommended earnings are better than supererogatory acts of worship (*nafl* 'i-*ibadati*), because supererogatory worship benefits only oneself while the benefits of earnings comprise oneself as well as others. The best among a people is he who brings benefit to the people (Bin Farid, nd). The best means of earning a living, in essence being self-reliant, are through military struggle, commerce, agriculture and herding. This has been referred to in the Glorious Qur'an where Allah (SWT) says;

And Allah has made the earth for you as a carpet (spread out), so that you may go about therein, in spacious paths... (Qur'an, 71:19-20).

Ath-Tabari interpreted that the earth was made a stretch for humans so that humans could settle down and be calm and then humans could pass through difficult and varied paths. The point is a way to seek the gift of Allah SWT in the form of livelihood that has been provided on earth for humans.<sup>11</sup> Furthermore, Sayyid Qutub in his interpretation explained that the earth was spread by Allah SWT with the aim of making it easier for humans to pass through. Humans travel, move from one place to another looking for the grace of Allah SWT, looking for life and the benefit of livelihood easily.<sup>12</sup>

Allah (SWT) has made every necessary thing available for the use of mankind on earth, therefore man has no excuse for being lazy or impoverished because all that one needs to do is to use the natural resources to his benefit. Of the practices of the

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<sup>10</sup> H U Malami, "The Role of Women in the Economic Development of the Sokoto Caliphate," *Centre for Islamic Studies, Usmanu Danfodiyo University, Sokoto-Nigeria*, 2006.

<sup>11</sup> Abu Ja'far Muhammad bin Jarir Al-Thabari, *Jamiul Bayan an Ta'wil Al-Qur'an Volume 23* (Makah Mukaramah: Darul Tarbiyah wa Turats, 2010).

<sup>12</sup> Sayyid Qutub, *Fi Dzilalil Qur'ann Volume 20* (Beirut- Lebanon: Darussy Syuruq, 1992).

righteous predecessors was reliance on Allah and then self-reliance. If it was possible to accomplish something for themselves, they would not ask others for help.

In another surah Allah says in the Qur'an :

But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters."  
(al-Qur'an/28:77)

Ibn Katsir in his interpretation explains that take advantage of what Allah SWT has given you (humans) in the form of abundant wealth and enjoyment of life in the world in obeying Allah SWT with various deeds that can generate rewards in the world and the hereafter. Then don't forget about the life of the world, namely all things that are allowed by Allah SWT such as food, drink, clothing, shelter and marriage. Indeed, Allah SWT has rights, you (humans) also have rights. So pay something according to their rights.<sup>13</sup>

Ibn Katsir firmly stated that humans have the right to themselves to get the pleasure or happiness of the world as long as it does not violate the rules of Allah SWT. So the effort to meet basic human needs in the form of food, shelter, education and the like is a necessity. So humans are ordered to try and work in order to fulfill their needs.

### **The Concept of Poverty**

Poverty has been variously defined by scholars based on their understanding of the concept and areas of specialization. Poverty has been defined as a situation of low income or low consumption. According to World Bank Report (1999), poverty is hunger, lack of shelter, being sick, and not being able to go to school, ... not having a job. Poverty refers to lack of physical necessities, assets and income.<sup>14</sup>

Poverty is not having enough material possessions or income for a person's needs. Poverty may include social, economic, and political elements. Absolute poverty is the complete lack of the means necessary to meet basic personal needs such as food, clothing and shelter. Poverty alleviation or reduction is a set of measures both economic and humanitarian that is intended to permanently lift people out of poverty. This can be achieved largely as a result of overall economic growth. Poverty alleviation aims to improve the quality of life for those people currently living in poverty.

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<sup>13</sup> Al-Quraishy, *Tafsir Al-Qur'an Al-Adzim Volume 8*.

<sup>14</sup> A J Adeyemo, *The Impact of Government Poverty Alleviation Programmes on Entrepreneurship Development in Nigeria* (Development Policy Centre, 2001).

## **Muslim Women and Entrepreneurship and the Need for Women Entrepreneurs**

Women, from the Islamic point of view, are considered equal to men in legal, political, economic and social life. This implies that despite the obvious biological differences both men and women are spiritually equal in Islam. Women in Islam are treated as equal to men in spiritual as well as some other aspects of life though the areas of responsibilities will not necessarily be similar. Prophet Muhammad (S.A.W) used to address both men and women together.

Once the Prophet (S.A.W) came out while Bilal (R.A) was accompanying him; He went towards the women thinking that they had not heard him (i.e. his religious talk). So He (S.A.W) preached to them and ordered them to give alms (hearing that) the women started giving alms; some donated their ear-rings some gave their rings and Bilal (R.A) was collecting them in the corner of his garment.<sup>15</sup>

Additionally, women are recognized in Islam for running business independently. Involvement of women in business and entrepreneurial activities has empowered them socially and opened access to the decision making activities at home and outside the family.<sup>16</sup> Since the advent of Islamic civilization, Muslim women have been engaged in various forms of trade, commerce, agriculture and business management. Prophet Muhammad (S.A.W) himself motivated women to get involved in trade and business. His first wife Khadijatul Kubra was one of the biggest traders of that time.<sup>17</sup> Asma, the daughter of Caliph Abu Bakr (R.A), mentioned that when she got married to Zubair, they did not have wealth.

Prophet Muhammad (S.A.W) gave them some land about two miles away from their home. She used to farm and transport the products herself. Asma bint Abu Bakr reported:

One day I was coming back with date stones on my head. Then I met the Prophet (S.A.W) with some people from Madinah. He asked me to ride with him on his camel's back.<sup>18</sup>

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<sup>15</sup> M.M. Khan, *The Translation of the Meaning of Sahih Al- Bukhari, Arabic- English* (Lebanon, Al-Arabia: Dar Beirut, 2000).

<sup>16</sup> Musammat Naeema Akhter and Farid A Sobhani, "Entrepreneurship for Women in Islam: An Institutional Perspective," 2016.

<sup>17</sup> S M Shariq Abbas, "Women of Islamic Faith in Trade and Commerce: An Economic Sociological Study," *VSRD-IJBMR* 2, no. 3 (2012): 102–13.

<sup>18</sup> Akhter and Sobhani, "Entrepreneurship for Women in Islam: An Institutional Perspective." *Vol. 6, No. 1 (2021)*

Aisha (R.A) told about Ummul Muminin, Zainab bint Jash that she used to process leather and then sew different things from it to sell in the market. The wife of Abdullah Ibn Mas'ud used to meet her expenses by manufacturing and selling handicrafts (Ali, Jabeen, & Naveed-i-Rahat, 2011).

It is evident that women were never forbidden from engaging in agriculture, trade, commerce, business, manufacturing and other entrepreneurial activities. A Muslim woman has the right to own property, to earn money through business and other professional activities, to enter into legal contracts and manage all of her assets in a way she pleases. She is entitled to run her own business and no one can lay claim on her earnings including her husband. Allah (SWT) says:

And in no wise covet those things in which Allah hath bestowed His gifts more freely on some of you to than others; to men is allotted what they earn, and to women what they earn. But ask Allah of His bounty. For Allah hath full knowledge of all things (4:32).

Early Islamic history saw the establishment of Muslim women as scholars, politicians, businesswomen, jurists and doctors. Fatima al Fihri founded the first university in 859 in Fez, Morocco; Razia al Din ruled the Delhi Sultanate in India in 1236; Umm Darda, a scholar from Syria, taught imams, jurists and even had the 5th Umayyad Caliph (Abd al-Malik ibn Marwan ibn al-Hakam) who ruled from Spain to India as her student. In fact, some eight thousand accounts of Muslim female scholars have been documented, many of whom, in addition to theology and jurisprudence, were skilled in calligraphy and philosophy, women who not only contributed to their society but actively shaped it.<sup>19</sup> The labor force in the Caliphate was employed from diverse ethnic and religious backgrounds, while both men and women were involved in diverse occupations and economic activities.<sup>20</sup> Women were employed in a wide range of commercial activities and diverse occupations in the primary sector (as farmers, for example), secondary sector (as construction workers, dyers, spinners, etc.) and tertiary sector (as investors, doctors, nurses, presidents of guilds, brokers, peddlers, lenders, scholars, etc.).<sup>21</sup> Muslim women also held a monopoly over certain branches of the textile industry, the largest and most specialized and market-oriented industry at the time, in

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<sup>19</sup> M.S. Nazir, "Women Folks: Women's Right to Entrepreneurship in Islam," *East Asian Journal of Humanities and Social Sciences*, 4:(3), 2016.

<sup>20</sup> Maya Shatzmiller, *Labour in the Medieval Islamic World*, vol. 4 (Brill, 1993).

<sup>21</sup> Maya Shatzmiller, "Women and Wage Labour in the Medieval Islamic West: Legal Issues in an Economic Context," *Journal of the Economic and Social History of the Orient* 40, no. 2 (1997): 174–206.

occupations such as spinning, dyeing, and embroidery. In comparison, female property rights and wage labour were relatively uncommon in Europe until the Industrial Revolution in the 18th and 19th centuries.<sup>22</sup>

Women in the Sokoto Caliphate engaged in the industrial activities of weaving upon which they made thread balls which were used in the textile industry. Apart from that, they were also engaged in the pottery industry most of the potters at *Rumbukawar Gabas* were females who monopolized the industry.<sup>23</sup> This goes to show the various economic cum entrepreneurial activities that women in *Hausaland* in the present Northern Nigeria where engaged in. Women in pre- *jihad* and post *jihad* periods conducted trades and businesses from the home front as traditional birth attendants/midwives, local sauce producers, manufacturers of soaps and creams, producers of local powdered tobacco (*Tabagari*), hair dressing/plaiting, manufacturers of hand fans, mats and covers for pots and calabashes(*faya-fai*), and leather works. Older women serve as commission agents (*Dillalai*).<sup>24</sup> They also partake in agricultural activities in terms of rearing animals, processing, storage and making meals and drinks of different varieties from farm produce.

As discussed earlier, entrepreneurship is the creation and the production of new resources, a new venture starts with an idea. As the women population grows in Nigeria, the need becomes more urgent than ever to stimulate the resources that women represent considering the needs and pressures on them as mothers and producers.<sup>25</sup> Entrepreneurship creates jobs, leads to new knowledge and new competence. Entrepreneurship can be applied in private sector as well as in public institutions, in existing business and in new venture alike. It includes everybody in the business, from the top to the bottom. Through entrepreneurship, women and men create wealth and satisfy needs. A country needs innovation and entrepreneurship to expand and increase its productivity and its competitiveness. Innovation is an integral part of entrepreneurship. It deals with the introduction of new ways of doing things or new ideas, changing the value and the use of resources in order to satisfy consumers better. Although innovation and creativity have no gender, African women are by nature

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<sup>22</sup> Shatzmiller.

<sup>23</sup> Malami, "The Role of Women in the Economic Development of the Sokoto Caliphate."

<sup>24</sup> Malami.

<sup>25</sup> May Nwoye, "Gender Responsive Entrepreneurial Economy of Nigeria: Enabling Women in a Disabling Environment," *Journal of International Women's Studies* 9, no. 1 (2007): 167–75.

innovative. They can easily create something from nothing in an attempt to meet family needs. And so by extension, Nigerian women are natural entrepreneurs and presently they dominate the informal sector of business in the country. One major characteristic of entrepreneurship is the fact that it shifts resources from area of low productivity to higher productivity and yield. In giving Nigerian women entrepreneurs the necessary support and incentive, given their natural endowment in creativity and innovation, they can easily device new ways, new methods and techniques in their areas of specialization.<sup>26</sup>

### Kontagora Emirate Women Entrepreneurship Drive

Entrepreneurship is all about self-reliance, creativity, innovation and achieving success through business undertakings. Therefore, this paper identifies some Muslim women entrepreneurial thrive in various trades, vocations and economic practices in the Emirate. In order to achieve this, the Emirate’s population is sampled to represent the larger population; of the twenty district areas in the Emirate the sample surveyed were grouped into five clusters in relation to the types of entrepreneurial skills identified. Similarly interview was conducted using both face-to-face and telephone conversations.

In every district in the Emirate there exists amongst its inhabitants a notable vocation that serves as the most predominant vocation for the people of the area. Farming is practiced all over the Emirate, however each district has certain crops that are peculiar to such area, and it has a great influence on the major vocation of the area. For example, in a district where groundnut is cultivated the major vocation of women in that area is predominantly production of groundnut oil and groundnut cake (*kuli-kuli*) of different taste and make.

Table I. Groups of Districts and the Major Vocation/Entrepreneurial Skills Identified

S/N	Districts	Major Vocations	Entrepreneurial Skills
1.	Kontagora, Wushishi, Zungeru, Gulbin Boka and Bobi	<i>Gumin Shinkafa</i> (Rice processing) <i>Garin Masara</i> (Maize flour). Business sales of grains ( <i>sakai</i> ), cloths and jewellereis.	Juice making: <i>Kunun Aya</i> , <i>Zobo</i> , Soya milk. <i>Kiwon kaji</i> (poultry), <i>awaki da tumaki</i> (goat and sheep herding/rearing). Soap making and room freshener. Poultry. Fishery
2.	Ibelu, Auna, Nasko	Rice and groundnut farming	<i>Kuli-kuli</i> , (groundnut cake variously flavoured: the sugared cake; the salted, and the spiced or peppered), <i>man gyada</i>

<sup>26</sup> Nwoye.

			(groundnut oil); <i>dinkin hula</i> (cap embroidery), sales of clothing, poultry/livestock
3.	Mashegu, Kaboji, Zugurma	Beans and okra farming	Production of dry okra, beans cake, <i>RariyarMasbegu</i> (mashegu sieve) , <i>Tabarmankaba</i> , poultry
4.	Kotonkoro, Kumbashi, Bobi	Groundnut, beans, and sorghum farming,	Livestock farming, poultry of chickens, guinea fowl ( <i>zabbi</i> )
5.	Rijau, Dan Rangi, Genu, Dukku	Cassava farming, rearing of livestock animals	Pottery, <i>BakaɓuwaHausa</i> (Sorghum stalk mat) and cassava processing. Livestock rearing

Apart from the afore mentioned skills, women all over the Emirate engage in some modern types of entrepreneurial skills such as sewing, making of beads jewelry, local spices of different varieties (*yajin daddawa, miya, kunu, tafarnuwa, zogale*), perfumes, incense, baking bread (*kanin biredi*), cakes, snacks, assorted drinks and beverages from different grains and fruits such as packaged *fura*, soya milk, cucumber juice, etc. packaged *zogale* (Moringer leaf salad), shoes and bags from local materials, knitting using both new and second hand threads and making of children clothing using African fabrics etc.

#### **Sources of Income for the Entrepreneurial Skill**

Most of the women depend on their personal efforts to get the means (capital) to start up their businesses. According to Hadiza, Balkisu and Adama (2020) that the most popular means of getting the capital is through local self help effort known as *Adashi* and *Kungiya*. In an In-Depth interview with Hasiya, Mairo, Uwani and Alawiyyah that most of the women in Kontagora Emirate are hardworking as they engage in different aspects of farming, especially when it is harvest time. They participate in activities such as harvesting of beans, thrashing and bellowing grains etc. (Hasiya, Mairo, Uwani and Alawiyyah, 2020). Meanwhile, they continue with their other activities as normal house wives.

*Adashi*: This is a system of contribution among women of the Emirate which is organized based on motives that are meant to be achieved by the participating contributors. The amount fixed at the beginning is usually not much it could be like one thousand naira every ten days in a group of ten women which amounts to ten thousand naira. In essence, each woman in the group will contribute three thousand naira per month and it will take about three months to complete the round. Then the amount can

be increased as every member of the group has gotten a startup amount to begin a trade (Hadiza, 2020).

*Kungiya*: This is a new form of contribution conducted either among family members or amongst friends of the same age group. It also follows the same format as the *Adashi*, the only difference is that *Kungiya* takes another dimension; that is family members do contribute money during occasions like birth, Qur'anic *Walimat*, and weddings and give to the celebrant. The amount is usually fixed and agreed upon by all members who wish to participate; the essence of this is for the celebrant not to become bankrupt after such an occasion. This method has been very helpful as it serves as the startup income for the celebrant; usually the said amount is given to the celebrant after the occasion (Lubabatu, 2020).

There is also the rice millers association and cassava processors association (*kungiyar masu gumin shinkafa* and *kungiyar masu garin rogo*) these associations receive assistance from the state government where rice de-stoning machines and structures were provided and installed at strategic locations in different parts of the Emirate. The women under this association are re- known local rice millers who come together to conduct the process of milling the rice in a modern form, the same applies to the cassava processors who produce processed cassava flour (*Alibon rogo*) which is fortified with vitamin A.

### **How Muslim Women in the Emirate Acquire the Entrepreneurial Skills**

There are three ways women in the Emirate learn entrepreneurial skills:

- i. The women in the Kontagora Emirate learn the different entrepreneurial skills from each other that is those who learn teach other prospective entrepreneurs without any charges. They get the raw materials for the production of the products in the markets in the sub- urban areas at a cheap rate. They therefore require a little amount to begin but will fetch huge amount of money among other benefits (Hadiza, 2020).
- ii. The service of Sani Bello foundation which organizes free entrepreneurial skills acquisition programmes at intervals for youths in the Emirate. After the training exercise start up packages and equipment's are given to the participants ([www.sanibellofoundation.org](http://www.sanibellofoundation.org), 2019).
- iii. The *kungiyar masu gumin shinkafa da garin rogo* (rice millers association and association of cassava millers) members of these associations help and assist each other by way of training women who participate in various stages of rice

milling processing. Some are paid on daily basis depending on what aspect of the processing one is involved in (Maimuna and Aisha, 2020).

However the duration for the training differs, for example Sani Bello Foundation as an organization usually fixes a period of one year full time programme to three months full time for the training (www.sanibelofoundation.org, 2019). For example training in catering services is one year full time while that of GSM repairs is three months. At the end of the training the participants are certificated and given incentives to carry on in order to be empowered. On the other hand, those who learn under their female folks at home take a shorter period of between two to three weeks to learn, but they are not certificated. They however, get the startup incentive as organized under the *kungiya* or *adashi*. Likewise those who train under the rice millers and cassava processors get their capital from their savings as agreed upon between them and their trainers (Maimuna, 2020).

### **Challenges of Entrepreneurship Skill among Muslim Women in Kontagora Emirate**

Every work has its challenges; women entrepreneurs in the Emirate face the following challenges

- i. Lack of finance: they lack access to credit facilities which entails use of collateral.
- ii. Insufficient training facilities: there is no access to updating their skills for better performance.
- iii. Domestic responsibilities: as full time house wives they have to be on their feet all day to strike a balance between house-hold chores and their skill acquisition training programmes.
- iv. Inadequate power supply: as most of the skills acquired use electricity in one way or the other.
- v. Women who work from within their homes can hardly sale due to lack of patronage, it therefore leads to sending their children to hawk which is not acceptable in Islam especially that of the female child due to the risks involved.

Despite the challenges faced by the Muslim women in the Emirate, they have been able to keep their heads a little above board; through meeting up with some of their life dreams and aspirations. Some of the women through the entrepreneurial skills have been able to acquire personal assets. For example, Hadiza Attah who makes and sells yoghurt

and juice drinks bought, from the proceeds, a piece of land at Hayin Makabarta, Kontagora worth one hundred and thirty thousand naira (N130, 000) in October 2019. Also, she is single handedly sponsoring two of her children, Maryam Aliyu and Rayyanu Aliyu that are studying Laboratory Science and Public Administration respectively at Kaduna Polytechnic and Waziri Umaru Federal Polytechnic, Birnin Kebbi. When they got admission, she spent one hundred and fifty thousand naira (N150, 000) on tuition fees, accommodation and provisions for them. They are both in their second year of study. Maryam is currently on Students Industrial Work Experience Scheme (SIWES) for three months at the Laboratory of AL-AZEEZ Medical Centre, Kontagora (Hadiza, 2020). Another woman is Sa'adiyan Ibrahim. She acquired three grinding machines at the cost of seventy five thousand Naira (N75, 000). In addition, she is sponsoring her son, AbdulMutallib Ibrahim that is in his final year at Federal College of Education, Kontagora. She pays thirty five thousand naira (N35, 000) as registrations fees per session. Besides that, she is sponsoring his younger ones who are at the junior and senior secondary levels of education (Sa'adiya). Also, there is the example of Aisha Karaya, a rice processor at Kontagora. She sponsored two of her daughters and acquired Nigerian Certificate in Education (NCE). Both of them are now teachers, one at Zango Primary School, Kontagora and the other at a private school, Success Academy Kontagora. Aisha had also successfully married both girls out to their loved ones in January 2019 (Aisha, 2020). Another example is Malama Maryam Umar, rice processor in Wushishi town. From the proceeds of her entrepreneurial skills, she bought two motor cycles one in 2017 and the other in early 2019 at the rate of two hundred and twenty two thousand naira (N220,000) each. She gave them to two of her relatives for commercial purpose (*Kabu-kabu*) of which they bring in eight hundred naira (N800) daily or five thousand naira (N5, 000) weekly. She uses the money to sponsor her children to school. One of her sons is in his third year studying Agricultural Science Education at Ibrahim Badamasi Babangida University, Lapai. The other one is in his second year studying Arabic Education at Ahmadu Bello University, Zaria. Some other women used the proceeds from their entrepreneurial skills and sponsored themselves for the performance of *Hajj*. For example, Hajiya Maimuna Ibrahim who engages in cassava processing went on *Hajj* in 2018 through savings of *Adashi* from proceeds of the cassava processing venture.

The women were empowered as such they are at bay with poverty through acquisition of creative entrepreneurial skills within their locality. They live comfortably as

they are contented with their means of earning a living, which has made them financially independent of their spouses.

## **Conclusion**

The women in the Emirate are industrious, because of that they have been able to accomplish a lot in terms of taking care of their personal needs and that of their children. Most Muslim women in Kontagora Emirate engage in one form of trade/vocation or the other through self help efforts such as *Adashi* and mini-women self help efforts *kungiya*. The paper unveils Muslim women entrepreneurs who engage in economic practices both at the home front and outside the home. It has identified ways by which they acquire both the entrepreneurial skills and the capital to start up their various trades. Despite some of the challenges faced by the Muslim women in the Emirate they still work hard, alongside taking note of the guiding rules for the *Muslimah* to part-take in any kind of endeavour. The paper concludes that with the help of Government and non-governmental/private individual's assistance, the women in Kontagora Emirate will achieve more and contribute more to economic growth of the Emirate and the state at large.

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### List of Informants

Hajiya Maimunan Korai, age 55 years, Local Rice Milling Centre, Argungu Road, Kontagora.

Aisha Karaya, age 52 years, Local Rice Milling Centre, Argungu Road, Kontagora.

Hajiya Maimuna Ibrahim, age 47 years, GRA Cassava Processing Centre, Kontagora.

Hadiza Attah, age 45 years, Yoghurt and Juice producer, Unguwan Yamma, Kontagora.

Lubabatu Madawaki, age 43 years, Poultry and Livestock Farming, Federal Low Cost, Kontagora.

Malama Maryam Umar, age 47 years, Rice Milling, Unguwan Liman, Wushishi.

Habiba Abdullahi, age 42 years, Fish farming, Zungeru.

Balkisu Audu, age 40 years, kuli-kuli da man gyada, Ibeto,

Adama Sale, age 39 years, Dinkin Hula da Sakai, Auna.

Alawiyah Sabo, age 39 years, Livestock Farming and Liquid Soap Producer, Unguwan Gabas,  
Kotonkoro.

Uwale Yakubu, age 45 years, Pottery and Livestock Farming, Rijau.

Mairo Aliyu, age 43 years, Cassava Producer and Processor, Genu.

Hasiya Malam, age 46 years, Baka zuwa Hausa, Vaseline and Farming, Dan-Rangi.

Fatima Aminu, age 37 years, Farming and Masa da Miya, Kumbashi,

Sa’adiya Ibrahim, age 46 years, Grinding mill (injin nika), Gangaren Unguwan Tukura, Kontagora.