

# AL-ITQĀN

JOURNAL OF ISLAMIC SCIENCES AND COMPARATIVE STUDIES

---

**Volume: 5**

**Issue No. 1**

**February 2021**

---

**EDITOR IN-CHIEF**

Dr. Wan Mohd Azam Mohd Amin

**MANAGING EDITOR**

Dr. Masitoh Ahmad

**EDITORIAL BOARD**

Dr. Syed Arabi Aidid, IIUM.

Dr. Hassan Basri Mat Dahan, Universiti Sains Islam Malaysia,  
Nilai, Negeri Sembilan

Dr. Kamaruzaman Yusuff, Universiti Malaysia Sarawak,  
Kota Semarahan, Kucing.

Dr. Kamar Oniah, IIUM.

Dr. Mumtaz Ali, IIUM.

Dr. Noor Amali Mohd Daud, IIUM.

Dr. Adibah Abdul Rahim, IIUM.

Dr. Haslina Ibrahim, IIUM.

Dr. Siti Akmar, Universiti Institut Teknologi MARA, Shah Alam

Dr. Thameem Ushama, IIUM.

## INTERNATIONAL ADVISORY BOARD

Dr. Muhammad Afifi al-Akiti, Oxford University, UK  
Dr. Abdullah M. al-Syarqawi, Cairo University, Egypt.  
Dr. Abdul Kabir Hussain Solihu, Kwara State University, Nigeria.  
Dr. Anis Ahmad, Riphah International University, Islamabad.  
Dr. ASM Shihabuddin, Uttara University, Dhakka, Bangladesh.  
Dr. Fatimah Abdullah, Sabahattin Zaim University, Turkey.  
Dr. Ibrahim M. Zein, Qatar Foundation, Qatar.  
Dr. Khalid Yahya, Temple University, USA.

© 2017 IIUM Press, International Islamic University Malaysia. All rights reserved.  
eISSN:26008432

### Correspondence

Managing Editor, *Al-Itqān*  
Research Management Centre, RMC  
International Islamic University Malaysia  
P.O Box 10, 50728 Kuala Lumpur, Malaysia  
Tel: +603 6196 5558  
Website: <http://journals.iium.edu.my/al-itqan/index.php/alitqan/index>  
Email: [al-itqan@iium.edu.my](mailto:al-itqan@iium.edu.my)

Published by:  
IIUM Press, International Islamic University Malaysia  
P.O. Box 10, 50728 Kuala Lumpur, Malaysia  
Phone (+603) 6196-5014, Fax: (+603) 6196-6298  
Website: <http://iiumpress.iium.edu.my/bookshop>

# Table of Contents

Jalāl al-Dīn al-Rūmī's Concept of <i>Ibtilā'</i> : Its application to Stress Management	<i>Che Amnah Bahari</i> <i>Waleed Fekri Faris</i> <i>Mardiana Mohamad</i>	5-18
An Overview of the Concept, Meanings, Nature and Significance of Islamic Da'wah	<i>Abdul Salam Muhammad Shukri</i>	19-49
Meat-Eating vs. Vegetarianism: the Practice of <i>Karuna</i> in Theravada Buddhism and Chinese Mahayana Buddhism	<i>Nur Suriya Mohd Nor</i>	51-63
AKH-I Model and Psychosocial Issues during Covid-19 Pandemic	<i>Noor Azlan Mohd Noor</i>	65-84
Hamka's Action Guide for Corporate Social Responsibility	<i>Fatimah Abdullah</i>	85-100
Exploring the Ethical Dimensions and Principles of <i>Rahmatan Lil- 'Ālamīn</i> in Contemporary Context	<i>Hakimah Ahmad Sabri</i> <i>Fatmir Shehu</i>	101-119
An Entrepreneur (Khadijah (R.A) In the Prophetic House: Lesson to the Contemporary Muslim Women of Katsina State	<i>Abubakar Sani</i> <i>Bilyaminu Muhammad</i>	121-135
The Position of Modernist Thought on (the belief) in Angels	<i>Mohammad Salih Abdullah Hakki</i> <i>Masitoh Ahmad</i> <i>Asma Uthman al-Muhammady</i>	137-158

## **Author Guidelines**

Manuscript article can be either in English, Malay or Arabic using software Microsoft office (Word, and Excel), Font 12 Times New Roman. Only tables, figures and appendix can be written using Font 10, Times New Roman.

If there is a usage of Quranic verses or Hadith from Prophet P.B.U.H., it only needs to be done by translation only.

The manuscript should be in 1.5 single spacing and justified, with the margin of 2.5cm.

Article needs to have a title and author's name and second author's name along with the full address (institution's or university's address, e-mail, handphone's number, office's number, fax together with the second author's details).

Every article must include an abstract in Malay and English. The length of the abstract is no more than 150 words including 5 keywords.

The length of each article must not exceed 6000 words.

The Arabic words in manuscript should be in a transliterated form.

Reference for each article must be written according to **Chicago Manual**.

Notification Letter :

Letter of Acceptance – editorial board will send an e-mail to the author to notify that the manuscript is received.

Letter of Acceptance/Rejection for Publication – editorial board will send a letter by an e-mail to the author to notify if the manuscript judged by the panels is approved or declined to be published.

Letter of Publication – editorial board will send a letter by e-mail to the author if the article has been judged, repaired, and corrected to be published in the college's journal.

Certificate of Appreciation– editorial board will send a certificate of appreciation by mail to the authors who have sent their articles.

## **An Entrepreneur (Khadijah (R.A) In the Prophetic House: Lesson to the Contemporary Muslim Women of Katsina State**

**Abubakar Sani\***  
**Bilyaminu Muhammad\*\***

### **Abstract**

Entrepreneurship is the act of earning through engagement in business and investment, which can be achieved by everyone regardless of gender, religion, background, environment and social strata. It is highly encouraged in Islam through various verses of the Qur'an and *ahaadith*. Similarly, Muslims are seriously cautious against idle-living that usually affect socio-economic growth and development of the *ummah*. This study established that most of the contemporary Muslim women of Katsina state continue to remain idle and could not contribute anything to the development of their society economically. This triggers the research towards calling their attention to fonder and put into practice the life of Khadijah bint Khuwaylid (R.A) the wealthiest merchant and most exalted business woman of Arabian Peninsula. This study was conducted using descriptive method to analyze the strategies adopted by this great woman to earn income, reduced unemployment, supported the Prophet Muhammad (SAW) and Islam. The paper uncovers that the effect of idle living among Hausa Women in Katsina usually cause crises in matrimonial setups, social vices among female children among others. It further recommends for women to become economically self-reliant, also government, individuals and non-governmental organizations should establish entrepreneurship Centers at all level to train women, government should support them with business take-up packages, Husbands and parents should be supportive to their wives and children that decide to start-up business as the benefit will extend to the family members, community and country at large.

**Keywords:** Life, Khadijah (R.A), Women Entrepreneurship, Business, Katsina State.

### **Introduction**

Women entrepreneurship is highly considered to be the best solution to the crises and problems affecting the contemporary Muslim women of Katsina State which most time resulted into unemployment among them and low economic growth. The idea of entrepreneurship in Islam can be traced to the Islamic tenets in Quranic passages which encourages entrepreneurship as: "...On earth will be your dwelling place and your means of livelihood for a

---

\* Dr. Department of Islamic Studies, Umaru Musa Yar'adua University, P.M.B 2218, Katsina. Email: abubakar.sgayari@umyu.edu.ng

\*\* Postgraduate Student, Department of Islamic Studies, Umaru Musa Yar'adua University. Email: bilyaminu@gmail.com.my

time.”<sup>1</sup> “...to men is allotted what they earn, and to women what they earn. But ask Allah of His bounty, for Allah has full knowledge of all things.”<sup>2</sup> “It is we (Allah) who have placed you with authority on earth, and provided you therein with means for the fulfilment of your life...”<sup>3</sup> “We have made the night and the day... that we may seek bounty from your Lord...”<sup>4</sup> “It is out of His Mercy that he has made for you the night and day that you may rest therein and that you may seek of His bounty; in order that you may be grateful”<sup>5</sup> All the above cited verses could be translated as entrepreneurial statements from Allah (SWT) to the mankind.

Also we have witnessed many Prophetic injunctions of the same topic talking about the position of self-employment, honest and reliable entrepreneur in these ahaadith: According to Ibn Majah and Hakim (*At-Tajiru al-Ameen al-Saduq ma’a al-Shuhada’ yaumul Qiyamah*). Trans. A trustworthy and an honest and truthful businessman will rise up with martyrs on the day of Resurrection. Prophet emphasizes that: "Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet of Allah, David used to eat from the earnings of his manual labor".<sup>6</sup> Also according to Tirmidhi hadith no. 1130: (*At-Tajiru al-Saduq al-Ameen, ma’a al-Nabiyyeen wa al-Siddiqeen wa al-Shuhada’*). Trans. A truthful and trustworthy trader will rise up with Prophets, the righteous, and martyrs. Also, a hadith says: "Allah shows mercy to a person who is kindly when he sells, when he buys and when he makes a claim"<sup>7</sup>. This shows that, Islam has given much emphasis on contribution to economic growth of people than idle-living that is affecting our society today.

In relation to this matter, Islam encourages Muslims to earn living through entrepreneurial activities as seen in the primary sources of Shari’ah. In fact, Prophet Muhammad (SAW) himself was exposed to entrepreneurial activities since in his early life by his Uncle Abu Talib, and grew up being an entrepreneur with special traits that distinguishes him from the others during his youthful age.

This paper attempts to expose these problems of unemployment, highlight its effects on the ummah and call the attention of Muslim

---

<sup>1</sup> Qur’an 2:36

<sup>2</sup> Qur’an 4:32

<sup>3</sup> Qur’an 7:10

<sup>4</sup> Qur’an 17:12

<sup>5</sup> Qur’an 28:73

<sup>6</sup> Sahih al-Bukhari Volume 3, Book 34, Number 286

<sup>7</sup> Ibid 1934

women to re-examine and emulate the trend of life lived by Sayyidah Khadijah (R.A) to acquire wealth which enabled her to become self-reliant, gave supports to her husband (Prophet Muhammad (S.A.W)) and Islam within the period of twenty-five (25) years of their matrimonial life. It further recommends some possible measures which if taken into consideration would help in solving some of the identified problems among Muslims in our contemporary society.

### **Meaning of the concept**

The word entrepreneurship is derived from the French word *entreprendre* and the German *unternehmen*. Both verbs translate to “undertake.” In a way, the entrepreneur undertakes endeavors that others do not. The entrepreneur “is at once one of the most intriguing and one of the most elusive in the cast of characters that constitutes the subject of economic analysis”.<sup>1</sup> The term entrepreneurship means a process of creating value by bringing together a unique package of resources to exploit an opportunity.<sup>2</sup> this could be done under systematic coordination of the manager called entrepreneur; who was viewed as one who brings resources, labor, material and other assets into combinations that make their value greater than before and also one who introduces changes, innovations and a new order.<sup>3</sup>

In other words, entrepreneurship is the process of creating something new and accepts the risks and profits. In other words, it creates something new at that time and great effort is required as well as considering the financial risks.<sup>4</sup> According to Islamic principles, every Muslim is obliged to seek for making a living which is earned on a halal way. One such way of earning a productive living is through taking part in economic activities that provide for the real economic needs of society. Thus, by taking part in entrepreneurial activities, Muslims can fulfill their religious obligation to please Almighty Allah.

---

<sup>1</sup> Baumol, W. (1993). *Entrepreneurship, management, and the structure of payoffs*. Cambridge, MA: MIT Press.p. 2

<sup>2</sup> Madhurima, L. S. S (2008). *Entrepreneurship*, 2nd edition, Excel Books, New Delhi. Retrieved on 02/09/2019 from:  
<http://0pn252put1.pdfcloud.org/dl2.php?id=18821492&h=176f953b9e2e5cc2932cb493109902aa&u=cache&ext=pdf&n=Entrepreneurship>. p 10

<sup>3</sup> Ibid

<sup>4</sup> Ahmadi, H., Mohsen, A., Gholamreza, R., Shiva, A & Jeshfaqhany, M. (2016). Ethics review of entrepreneurship from the perspective of Prophet Mohammad (PBUH). *International Academic Journal of Economics*, 2016, Vol. 3, No. 3, p. 19. Available at: [www.iaiest.com](http://www.iaiest.com). p. 19

### **The life of Sayyidah Khadijah Bint Khuwaylid (R.A)**

Khadijatul-Kubra (RA) was the first woman who got the honor to become the first wife of our Holy Prophet Muhammed (pbuh) and first woman to enter into Islam. She was "Khadijatul-Kubra Bint Khuwaylid bn Assad bin Abdul Uzza bin Qusayy bin Kilab. She is the mother of the believers whose genealogy meets that of the prophet (S.A.W) at his fourth grandfather (Qusayy). She was born in the year 556 C.E<sup>1</sup> and had grown up at Makkah in the midst of Quraysh tribe. She was reported in history to have married Atiq bn Amir<sup>2</sup> after his death married to Hind bn Zuhrah (Abu Halah)<sup>3</sup> and finally after his death she proposed to marry Muhammad bn Abdullah (her business agent) since before prophet-hood which he agreed and the marriage was contracted.

Her marriages were fruitful as she bore ten (10) children with these husbands viz: Abdullahi,<sup>4</sup> Hindu, al- Haris, Zinab,<sup>5</sup> al-Qasim, Abdullah, Zainab, Ruqayyah, Ummu Kulthum and Fatimah.<sup>6</sup> She lived the rest of her life in the house of the Prophet Muhammad (SAW) and was opportune to be the first to answer the call of Islam among the women, as she supported Prophet (SAW) physically, emotionally, financially and intellectually for the period of fifteen (15) years before Prophet-hood (*Nubuwwah*) and additional ten (10) years after starts of Revelation to her respected Husband (SAW) when she dared to face whatever hardship forced by the Quraysh unbelievers against the call of Islam (*da'wah*) and died in the year 620 C.E.

### **Khadijah (R.A) as an Entrepreneur**

Khadijah's entrepreneurship traced its origin from the activities of her father (Khuwaylid) who was regarded as the most influential person of his tribe, who exerted much effort in business transaction across the Arabian Peninsula and its neighboring countries.

---

<sup>1</sup> Suriya, N. (1997). *The contribution of Women to Muslim society: A study of selected autobiographical and bibliographical literature*, M. A Dissertation, Rand Afrikaans University. <https://core.ac.uk/download/pdf/18220341.pdf>, p. 71. Retrieved on 26/10/2019.

<sup>2</sup> Ibrahim, M. H. (nd.). *Ummul Mu'minin Khadijah bnt Khuwailid; al- MATHALUL A'LA LI NISAI AL- ALAMIN*, Darul Fadilah, al- Qahirah Misr. Retrieved on 30/08/2019 from <https://ebooksstream.com/pdfs/kutub-pdf.net-1HbTgL.pdf>. p. 51.

<sup>3</sup> Ibid

<sup>4</sup> Child of Atiq

<sup>5</sup> Children of Hind bn Zuhra

<sup>6</sup> Children of the Prophet Muhammad (SAW)

"her father was Khuwaylid bin Assad, who was the popular chief of 'Quraysh' Tribe. He leads a very good business. "<sup>1</sup>

However, her father died in a battle in the cause of depending his tribe and left a large sum of wealth for his daughter. Khadija inherited his profession to emerged as an entrepreneur through the support of her first merchant husband (Abu Hala):

Abu Hala was a very good businessman and therefore she extended him all help to flourish in the business, but he died after few years later.<sup>2</sup>

From this experience she started to learn the techniques of wealth management, she then married to another merchant called Atiq bin Amir.<sup>3</sup> But the marriage did not last longer either due to death or divorce stance base on many contradictory views of several scholars.<sup>4</sup> These series of experiences and inheritance of wealth from her father and two husbands made khadija potential merchant capable of managing her resource independently.

Khadijah (RA) concentrated on promoting her business and she inherited much wealth and many commercial banking houses. She sometimes lent money to reliable "Qurayshi" merchants as a profits having business.<sup>5</sup>

These simultaneous experiences gave her chance to boost a career through hiring several people attached to her slaves to oversee the business on her behalf on the principles of *Ijara*, *Qirad* and *Mudarabah* depending on the reached agreement. They use to attend both domestic and International markets at various countries such as Rome, Damascus, Gassasanah, Persia etc.<sup>6</sup> among these people are: Maysarah, Adiy bn Samit, and Prophet Muhammad (S.A.W) and the rest<sup>7</sup> who export and import merchandises such

---

<sup>1</sup> N.A (nd) Brief Biography of 1<sup>st</sup> Ummul-Mumineen Syeda Tahera Khadijatul-Kubra BintKhuwailid (RA), quransearchonline. Retrieved, 25/10/2019.

<http://www.quransearchonline.com/HTML/Biography/ilyref/Khadijaraz.html>

<sup>2</sup> Ibid

<sup>3</sup> Ibid

<sup>4</sup> Ibid

<sup>5</sup> Ibid

<sup>6</sup> Ibrahim M. H (nd.) Op Cit. p. 61.

<sup>7</sup> Ibid

as perfume, myrrh, fine textiles, *Divaj* etc. Finally; her business sustained to the period of her death<sup>1</sup> in the year 620 C.E.

### **Impact of her entrepreneurship**

Khadija's entrepreneurship within and outside the Arabian Peninsula brought so much benefits to her community, and towards other people as well. Firstly she open an employment opportunities to the society at that time. Khadija's business had provided employment opportunities to many people that accompany her caravan to the domestic and International markets such as the prophet (SAW) himself before their marriage, Maysara, Adiy bn Samit and his wife and some at foreign countries.<sup>2</sup>

Secondly, Khadija was the wealthiest Arabian woman of her time as she has thousand camels that transport her merchandise (such as perfume, precious clothes etc.) to the markets, huge amount of capital that she invested in her business and many slaves she bought and devoted them to her business and other domestic services such as Maysara and Zaid bn Harithah.<sup>3</sup>

Thirdly, Khadijah support and defense to Islam; Abu Talib and her presence served as protection to Islam and prophet (SAW) as Quraysh disbelievers find it difficult to do anything ahead of siege in the territory of Abu Talib which finally led to her death in 620 C.E. Khadijah became a main supporter to the Prophet (S.A.W) with the provision of his inevitable needs as indicted in this statement:

...the one person who supported him through all these emotions was his sincere and faithful wife khadija in this manner of support and confidence, khadija has contributed much as a Muslim woman to the society at large..<sup>4</sup>

She used to provide food for him to eat when he starts to seclude in the cave of Hira' and subsequently to make him devote to the mission of spreading Islam (Da'wah). She supports the poor people, women and her relatives that usually gather in her house for their daily expenses of life, and so on.

These are few records from the business activities of this great woman of the Arabs and a wife of the Prophet Muhammad (SAW). We learnt how her wealth was managed to employ many business agents to

---

<sup>1</sup> Farhan, S. *Tarikh al- Arab fi al- Islam*. Second edition, (Darul Hadāthah, 1988). p. 139.

<sup>2</sup> Ibrahim, M. H. (nd.). Op Cit. p. 61.

<sup>3</sup> Ibid

<sup>4</sup> Ibid p. 72.

supervise its success where Muhammad (SAW) was seen serving as one of her agents before his appointment as prophet. This paper will now look at the life of Muslim women in Katsina State and to connect and mirror the life of Khadija (RA) for emulation by Muslim women of Katsina and Nigeria at large.

### **History of Katsina State**

Katsina state is a geographical region formed through the merging of Katsina and Daura kingdoms, it is located around the Sahel Savannah region of Northern Nigeria,<sup>1</sup> covering the range of Latitude 11<sup>0</sup> 00 to 13<sup>0</sup> 25N and Longitude 6<sup>0</sup> 45 to 9<sup>0</sup> 05E,<sup>2</sup> which was described as mono ethnic area inhabited by Hausa/Fulani tribes and some few migrant tribes who came and settled for one reason or the other, as such its population was estimated to have reached 7,831,319<sup>3</sup>(as at 2016 census exercise).

Katsina history was very controversial as many historians posited/recorded many views such as Bala (1981) who traced its origin from the giant Hunters (Adawa) that settled at the area of Durbi Takusheyi.<sup>4</sup> Likewise; some attributed it to Kumayo the grandson of the legendary Bayajida who over powered Durbawa to have administrative control over them at Durbi locality, from where some settlements extended to the original town.<sup>5</sup> Meanwhile his descendants ruled over the kingdom to the period of jihad in 1804,<sup>6</sup> when Dallazawa refined the administration under the Islamic political guidelines, and subsequently Sullubawa took over the throne to the current period of the 50<sup>th</sup> Emir (Abdul-Mumin Kabir Uthman). The state was earlier created from the olden Kaduna State on 23<sup>rd</sup> September 1987<sup>7</sup> bordering Jigawa State from the East, Kano and Kaduna State from the South, Zamfara State from the West and Niger Republic on

<sup>1</sup> Katsina State Government About Katsina, (2016) Retrieved on 8/9/2018 from <https://www.katsinastate.gov.ng/about-katsina/history/>.

<sup>2</sup> Ministry of Commerce Industry and Tourism (2016) Katsina State Investor's Hand Book 1, Office of the Secretary to Government, Secretariat Complex, Dandagoro, Katsina, retrieved, 13/8/2018. p. 25. <http://www.katsinastate.gov.ng/wp-content/uploads/2016/08/KATSINA-STATE-Investors-Handbook.pdf>

<sup>3</sup> National population estimate (2016) Population Forecasts 2006 - 2016? National Population Commission and National Bureau of Statistics Estimates. Retrieved on 30/06/2019 from <https://nigerianstat.gov.ng/download/474>

<sup>4</sup> Yusuf B. U. (1981) *The Transformation of Katsina 1400-1883*, Ahmadu Bello University Press Limited, Zaria, Nigeria, p. 6.

<sup>5</sup> Salisu Bala (nd) op. cit, p3.

<sup>6</sup> Ibid.

<sup>7</sup> Ministry of Commerce Industry and Tourism (2016) op. cit, p 25.

the Northern side. The citizens of the area were known in business practices right from the earliest generation when people adopted agriculture, entrepreneurship and other forms of business practices.

### **Brief history of entrepreneurship in Katsina**

Katsina citizens are well known in financial management and other financial activities right from the ancient time as stated by Babajo (2004):

They are farmers, but have crafts, trading and pastoralism as important occupations among them. The exchange of basic commodities such as iron ore, indigo, cotton, natron, salt, grain and livestock, and manufactured goods such as textiles and farming and house hold implements have developed within the area of northern Katsina.<sup>1</sup>

This showed that the citizens have engaged in crop production during the rainy and dry seasons, Livestock production, commercial transactions of both domestic and international trade, as ancient trans saharan trade route was known to have crossed the area from Morocco to Tagazata to Timbuktu to Katsina and ends at kurmi market in Kano. This made katsina on special point of commercial advantage that brought about the emergence of great entrepreneurs that excel in the act of entrepreneurship such as Abul Ghayth Ahmad al-Tuwati popularly known as Balghith.<sup>2</sup> Women are also not left behind as some engaged to some economic activities at domestic level as pointed by Babajo (2004):

The production of goods by women, included thread, calabashes, pottery, locust bean seasoning (H. daddawa), mats made from fiber - deleb palm (H. kaba) and ropes. The marketing of these commodities was done in domestic markets situated in various centers like Doro, Dutsi, Mani, Mashi, Batsari, Ajiwa, Jibiya, Charanci and Birnin Katsina.<sup>3</sup>

The above statement pointed the most important commercial activities of the women being traded at nearby domestic markets and exported by

---

<sup>1</sup> Sani, A. B. (2004). *The Mercantile Land of Northern Katsina Emirate: 1805-1954*, unpublished PhD. Thesis, submitted to the Bayero University Kano. p 49

<sup>2</sup> Addoun, Y. D. and lovejoy, P. E. (nd) Chapter 5, Commerce and Credit in Katsina in the Nineteenth Century, retrieved on 28/8/2018 from <http://www.tubmaninstitute.ca/sites/default/files/Daddi%20Addoun%20and%20Lovejoy%20Commerce%20and%20Credit%20in%20Katsina%20in%20Nineteenth%20Century.pdf>, p 2.

<sup>3</sup> Ibid p. 50.

male merchants at the inter-state and International markets.<sup>1</sup> the most prominent among them were: Mairam of Banye,<sup>2</sup> Dada of Shibdawa,<sup>3</sup> Madiga Indo of Darma<sup>4</sup> (long distant caravan leader), Hajiya Baika of Darma<sup>5</sup> and others.

The trend prosper with the intervention of the Federal and State government authorities through the introduction of some Ministries,<sup>6</sup> agencies,<sup>7</sup> programs,<sup>8</sup> Vocational Centers,<sup>9</sup> Higher educational centers<sup>10</sup> and non-governmental organizations to boost-up entrepreneurship and reduce the poverty level among the women of Katsina state. This brought about the emergence of some women entrepreneurs to establish enterprises of different kind to support themselves, employ some and train others for the economic development of the state such as Kofar Marusa Leather works cooperative and Shoe MPCs, Unguwar Kuka Multipurpose Cooperative Society, Ingawa Women Small Scale Cooperative so on.

### **Effects of Idle living**

Idleness involves a departure from a range of values that make us the kinds of people we are supposed to be in order to live well.<sup>11</sup> To feature the statement vividly in the context of this write-up; Idleness is a state of not employed; unoccupied with business; inactive; doing nothing.<sup>12</sup>

The trend is observed to be most adopted by some women in the area of the study by not engaging to any form of productive activities to contribute for the economic development of the society leaving aside all the abundant opportunities created by government and other co-operative agencies to boost the economic standard of women through

---

<sup>1</sup> Ibid, p. 51.

<sup>2</sup> Cited in Ibid p. 53.

<sup>3</sup> Ibid

<sup>4</sup> Ibid

<sup>5</sup> Ibid

<sup>6</sup> GNU Collaborative International Dictionary of English.

<sup>7</sup> Ministry of women affairs, Ministry of commerce industry and tourism etc.

<sup>8</sup> Small and medium enterprises development agency of Nigeria (SMEDAN), Nigerian directorate of employment (NDE), etc.

<sup>9</sup> poverty alleviation, etc.

<sup>9</sup> Katsina multi-purpose center, Youth craft village, women centers cross the 34 local governments etc.

<sup>10</sup> Center of entrepreneurship Umaru Musa Yar'adua University, Katsina.

<sup>11</sup> Brian O. (2018) Idleness: A Philosophical Essay, Princeton University Press. Retrieved on 11/10/2019 from <http://assets.press.princeton.edu/chapters/i111280.pdf>. p. 5.

<sup>12</sup> GNU Collaborative International Dictionary of English.

support to buildup entrepreneurial habit in the mind of those observed to be the victims of the serious effects of the idleness as shown below:

1. Poverty; those to rest idle are most likely to suffer lack of financial resources to support themselves, as might not have means of earning to care for their daily expenses.<sup>1</sup>
2. Marital conflict; those under the ties of marriage at home use to overburden their husbands with too much financial request for their daily activities and others at some instances which usually cause conflict when he refuses to provide.<sup>2</sup>
3. Sexual Harassment: some young girls, widows and some married women may face sexual harassment when dared to request financial support from the wicked individuals.<sup>3</sup>
4. Vulnerability to health care problems; health care issues to the women may be difficult to those not having financial sources to support themselves on medical issues that require many resources ahead of their husbands or parents possessions.<sup>4</sup>
5. Prostitution drives: it may also get some women to engage in prostitution when they lost any source of income to cater for their basic expenses.<sup>5</sup>
6. Subject to violence; those to have settle idle may be subjected to violence of any kind from any direction for their financial backwardness which may prompt them to the request of loan beyond their capacity and power.<sup>6</sup>
7. Economic exclusion; they will definitely be excluded from the economic participation as they does not contribute anything for the development of their family, society and state.<sup>7</sup>
8. Theft attitude; some women may even indulge in the attitude of theft by taking others possessions to meet their basic financial needs which cannot be settled financially,<sup>8</sup> and so on.

---

<sup>1</sup> Zulai, S. I. (57 years). Director of women development, Katsina state ministry of women affairs, at her office, 09/10/2019.

<sup>2</sup> Ibid

<sup>3</sup> Ibid

<sup>4</sup> Ibid

<sup>5</sup> Ibid

<sup>6</sup> Ibid

<sup>7</sup> Ibid

<sup>8</sup> Ibid

## **Impact of the Women Entrepreneurship to the Development of the Economy and Society**

Entrepreneurship adoption of the women in Katsina state has brought so many developments both to themselves, government and their partners in so many dimensions:

1. Emergence of the new women enterprises in the state that have not existed before,<sup>1</sup> where many are offered job opportunities and skills imparted.
2. Economic development; in the sense that many products are offered to the market for transaction motive, which generate revenues to the state government.
3. Job opportunities are diversified with women entrepreneurship in the state as many women are engaged to work for their financial development.
4. Waving of much burden of some women on their respected husbands and parents as they have some ways to earn living.

## **Challenges of the Women entrepreneurship in Katsina**

Those to have adopted the entrepreneurship activities whether at their matrimonial houses/homes and other possible places use to encounter many challenges that may even weaken their business or even quench it down as explained by Dr. Zulai S. I.<sup>2</sup>

1. Rigorous nature of going to banks for the financial resource and mingling with men discourages some women from going to request for financial support from the Central Bank via the Commercial Banks in the state.<sup>3</sup>
2. Interest rate;<sup>4</sup> the rate of the bank interest being collected from the loan of business take-up dater some women from the establishment of the enterprises and business, as some rejected its collection on ground to the Islamic religious prohibition.<sup>5</sup>
3. Hausa traditional constraints that established primitive belief that women are not allowed earning much wealth which may

---

<sup>1</sup> Such as Kofar Marusa Leather works cooperative and Shoe MPCs, Ingawa Women Small Scale Cooperative, Uguwar Kuka Multipurpose cooperative society etc.

<sup>2</sup> Zulai S. I. (aged 57) Director of women development, Katsina state ministry of women affairs, at her office, 09/10/2019.

<sup>3</sup> Munira, S. (aged 42) Manager, Kofar Marusa Leather works cooperative and Shoe MPCs, Kofar Marusa, 10/10/2019.

<sup>4</sup> Ibid

<sup>5</sup> Qur'an 2: 275.

help them to seize power from their husbands or control the entire family.

4. Withdrawal of support from the men living behind the entire financial burden of the house on the woman on ground of having source of income from the delicate enterprise which ultimately makes her to spend up the capital and close down the enterprise.

### **Prospects of Women Entrepreneurship in Katsina State**

Women entrepreneurship in Katsina state is actually having bright future as great development is being attained through massive support from various dimensions thus:

1. Katsina state government is recorded to have established thirty four (34) women centers in the thirty four (34) local government areas of the state to boost skills acquisition and vocational training among the women to ensure their progress and development across the state<sup>1</sup> which will train many women in the future.
2. As at 2018 Katsina state government was recorded to have spent fifty billion Naira through the Ministry of Women Affairs to boost up women development through various programs across the thirty four local government Areas of the state,<sup>2</sup> which massive flow and benefit of the women through the programs indicated the future development of the women entrepreneurship in the state.
3. Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) was recorded to have mingled with twenty-two thousand three hundred and sixty four women (22, 364) over its fourteen (14) years of activities in the state<sup>3</sup> in one way or the other through their activities to build entrepreneurship in the state, this showed women commitment to the agency of entrepreneurship to build up their enterprises in the state.

### **Conclusions and Recommendations**

In view of the clear study of the entrepreneurial life of Sayyidah Khadijah (RA) and careful investigation on the standard of women

---

<sup>1</sup> Sani, Y. (aged 49) A.G. Dass, Katsina state ministry of women affairs, at his office, 09/10/2019.

<sup>2</sup> Ibid

<sup>3</sup> Shu'aibu, M. S. (aged 57). Katsina State Manager Small and Medium Enterprises Development Agency of Nigeria (SMEDN), at his office on 11/10/2019.

entrepreneurship in Katsina state; the following measures are recommended:

1. Women shall understand that marriage is not an obstacle to business and entrepreneurship as Islam did not state their prohibition in the matrimonial home, as Khadijah (R.A) managed her business from her matrimonial home (the home of revelation) and prophet (S.A.W) did not direct her to stop.
2. Women should establish business through the support their husbands as Khadijah started her business with the support of her earliest husband Atiq and subsequently hired Prophet Muhammad (SAW) even before their marriage.
3. Entrepreneurial married women shall not be stingy to support and assist their husbands financially, otherwise might be stopped or faced obstacles in the business, as the support of Khadija (RA) to the Prophet (SAW) and Islam won her blessing and fame from her husband as he considers her incomparable to any woman in the world.
4. Absence of husband or the case of divorce, widow state or even virginity does not prevent woman from business or entrepreneurship as Khadija started her business after the separation of their marriage and before the marriage with the prophet (SAW), this made her capable of standing independent without any request from anybody which may put her in danger.
5. Entrepreneurship curriculum should be incorporated in the secondary system of education where young ones (especially girls) will be equipped and brought up with the idea in their mind right from the tender age.
6. Massive awareness campaign shall be made to educate women on the benefit of entrepreneurship and evil of idleness and their husbands should support them to achieve this dream. This will help them to contribute to the family, society and many in their areas.
7. Government should support those to have possessed entrepreneurial potentialities with business take-up packages to enable them start the business, as Khadija started with the wealth she inherited from her father and deceased merchant husband.
8. Those who have undergone training in the Entrepreneurship Centers should group themselves to establish strong enterprise that will help them to generate strong capital from the shari'ah credit providers like Ja'iz Bank, non interest banking window of the

Sterling Bank and other Islamic Micro-Finance Banks to establish strong enterprise that will benefit them and employ others.

9. Women entrepreneurs shall consider care of their husbands and family primary assignment ahead the entrepreneurship so that husband will not be annoyed with their business because that of Khadijah did not prevent her from taking care of the prophet (S.A.W) until her death.

The entrepreneurial life of Sayyida Khadija (R.A) is worthy of emulation to the contemporary Muslim women of Katsina State as many of them are observed to have adopted idle living as trend of life which led to many problems in our society ranging from marital crisis, unemployment, prostitution, etc. Sayyida Khadija started her entrepreneurship as a widow and continued to manage the business to the end of her life without deviating from the directives of Islam. Contemporary Muslim Women in Katsina should learn and emulate her life to live peacefully with their husbands and families.

## References

- Addoun, Y. D. and lovejoy, P. E.(nd). Chapter 5, Commerce and Credit in Katsina in the Nineteenth Century, Retrieved on 28/8/2018 from <http://www.tubmaninstitute.ca/sites/default/files/Daddi%20Addoun%20and%20Lovejoy%20Commerce%20and%20Credit%20in%20Katsina%20in%20Nineteenth%20Century.pdf>.
- Ahmadi, H., Mohsen, A., Gholamreza, R., Shiva, A & Jeshfaqhany, M. (2016). Ethics review of entrepreneurship from the perspective of Prophet Mohammad (PBUH). International Academic Journal of Economics, 2016, Vol. 3, No. 3, p. 19. Available at: [www.iaiest.com](http://www.iaiest.com).
- Baumol, W. *Entrepreneurship, Management, And The Structure Of Payoffs*. Cambridge, MA: MIT Press. 1993.
- Brian, O. *Idleness: A Philosophical Essay*, Princeton University Press. 2018. <http://assets.press.princeton.edu/chapters/i11280.pdf>, Retrieved, 11/10/2019.
- Farhan, S. *Tarikh al- Arab fi al- Islam*, second edition, Darul Hadathah, 1988.
- GNU Collaborative International Dictionary of English.
- Ibrahim, M. H. *Ummul Mu'minin Khadijah bnt Khuwailid; al- Mathalul a'la li Nisai al- Alamin*, Darul Fadilah, al- Qahirah Misr, nd. <https://ebooksstream.com/pdfs/kutub-pdf.net-1HbTgL.pdf>, Retrieved on 30/08/2019.
- Katsina State Government. *About Katsina*, 2016. <https://www.katsinastate.govng/about-katsina/history/>, Retrieved 8/9/2018.
- Lami A. (aged 37) Manager, Ingawa Women Small Scale Cooperative, Ingawa, 12/102019.
- Madhurima, L. S. S. *Entrepreneurship*, 2nd edition, Excel Books, New Delhi. 2008. <http://Opn252put1.pdfcloud.org/dl2.php?id=18821492&h=176f953b9e2e5cc2932cb493109902aa&u=cache&ext=pdf&n=Entrepreneurship>, Retrieved 02/09/2019.

- Ministry of Commerce Industry and Tourism. *Katsina State Investor's Hand Book 1*, Office of the Secretary to Government, Secretariat Complex, Dandagoro, Katsina, 2016, <http://www.katsinastate.gov.ng/wp-content/uploads/2016/08/KATSINA-STATE-Investors-Handbook.pdf>, Retrieved 13/8/2018.
- Munira S. (aged 42) Manager, Kofar Marusa Leather works cooperative and Shoe MPCs, Kofar Marusa, 10/10/2019.
- N.A. Brief Biography of 1<sup>st</sup> Ummul-Mumineen Syeda Tahera Khadijatul-KubraBintKhuwailid (RA), quransearchonline, nd. <http://www.quransearchonline.com/HTMLBiography/ilyrefKhadijaraz.html>, Retrieved 25/10/2019.
- National Population Estimate. Population Forecasts 2006 - 2016? National Population Commission and National Bureau of Statistics Estimates, 2016. <https://nigerianstat.gov.ng/download/474>, Retrieved 30/06/2019.
- Sani Y. (aged 49) A.G Dass, Katsina state ministry of women affairs, at his office, 09/10/2019.
- Sani, A. B. *The Mercantile Land of Northern Katsina Emirate: 1805-1954*, un Published P.hd. Thesis, submitted to the Bayero University Kano, 2004.
- Sanusi, A. S. *Survey of Entrepreneurship Deveopment and Vocational Training Services in Katsina State - Nigeria*, National Teachers Institute Kaduna, 2008. [https://s3.amazonaws.com/academia.edu.documents/32519755/comrade\\_project\\_002\\_treated\\_fine.doc?response-contentdisposition=attachment%B%20filename%3DSURVEY\\_OF\\_ENTREPRENEURSHIP\\_DEVELOPMENT\\_A.doc&X-AmzAlgorithm=AWS4-HMAC-SHA256&X-AmzCredential=AKIAIWOWYYGZ2Y53UL3A%2F20190930%2Fus-east-1%2Fs3%2Faws4\\_request&X-Amz-Date=20190930T161537Z&X-Amz-Expires=3600&X-Amz-SignedHeaders=host&X-Amz-Signature=b7a12c08e221199287294dda88390d7d0a8d5c7096489390eb7646f0b99af58c](https://s3.amazonaws.com/academia.edu.documents/32519755/comrade_project_002_treated_fine.doc?response-contentdisposition=attachment%B%20filename%3DSURVEY_OF_ENTREPRENEURSHIP_DEVELOPMENT_A.doc&X-AmzAlgorithm=AWS4-HMAC-SHA256&X-AmzCredential=AKIAIWOWYYGZ2Y53UL3A%2F20190930%2Fus-east-1%2Fs3%2Faws4_request&X-Amz-Date=20190930T161537Z&X-Amz-Expires=3600&X-Amz-SignedHeaders=host&X-Amz-Signature=b7a12c08e221199287294dda88390d7d0a8d5c7096489390eb7646f0b99af58c) Retrieved 30/09/2019.
- Shehu, J. *Social and Practical History of Katsina Metropolis 1960-2007*, Phd thesis submitted to the Post-Graduate School, History Department of Usmanu Dan Fodiyo, Sokoto, Nigeria. 2012.
- Shuibu M. S. (aged 57) Katsina State Manager Small and Medium Enterprises Development Agency of Nigeria (SMEDN), at his office on 11/10/2019.
- Suriya, N. *The contribution of Women to Muslim society: A study of selected autobiographical and bibliographical literature*, M. A Dissertation, Rand Afrikaans University. 1997. <https://core.ac.uk/download/pdf/18220341.pdf> Retrieved on 26/10/2019 from
- Yusuf. B. U. *The Transformation of Katsina 1400-1883*, Ahmadu Bello University Press Limited, Zaria, Nigeria. 1981.
- Zulai S. I. (aged 57) Director of women development, Katsina state ministry of women affairs, at her office, 09/10/2019.

# AL-ITQĀN

JOURNAL OF ISLAMIC SCIENCES AND COMPARATIVE STUDIES

---

**Volume: 5**

**Issue No. 1**

**February 2021**

---

**EDITOR IN-CHIEF**

Dr. Wan Mohd Azam Mohd Amin

**MANAGING EDITOR**

Dr. Masitoh Ahmad

**EDITORIAL BOARD**

Dr. Muhammad Afifi al-Akiti, Oxford

Dr. Muhammad Kamal Hassan, IIUM

Dr. Syed Arabi Aidid, IIUM.

Dr. Hassan Basri Mat Dahan, Universiti Sains Islam Malaysia,  
Nilai, Negeri Sembilan.

Dr. Kamaruzaman Yusuff, Universiti Malaysia Sarawak,  
Kota Semarahan, Kucing.

Dr. Kamar Oniah, IIUM.

Dr. Mumtaz Ali, IIUM.

Dr. Siti Akmar, Universiti Institut Teknologi MARA, Shah Alam

Dr. Thameem Ushama, IIUM.