

Women in Purdah and Entrepreneurship Development: a Modeling Approach to Poverty Reduction

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Abstract

This paper focused on women in Purdah and entrepreneurship development with a view to developing a suitable business organization model for women in purdah. A descriptive cross-sectional survey research design is adopted for the study. Primary data was collected from 356 women in purdah through a structured questionnaire in Dutsin-Ma Local Government Area of Katsina state. Frequencies and percentages are used for data presentation, while content analysis was used for qualitative data. It was found that most of the women were not orientated towards entrepreneurship and the majority of those that participate in the entrepreneurial activities do so at old age, and most of these women preferred indoor business to open market place operations, etc. The study recommends that the Islamic religious leaders be charged with the responsibility of organizing public campaign on the importance of women entrepreneurship and the need for male brothers to engage their wives in productive business activities; Government should mandate basic entrepreneurship education programme for every female child before engaging in marriage; there should be periodic business orientation programmes that will improve women participation in business activities; and Government and Non-Governmental organizations should provide special seed capital for women entrepreneurs

Keywords: *Women in Purdah, Entrepreneurship Development, modeling approach, Poverty Reduction and Dutsin-ma*

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Background to the Study

In most countries, entrepreneurship is emerging as the major factor paving the way for economic development through synergistic impact on job creation, innovation, helping to increase female, ethnic and minority participation in the workforce and alleviating local poverty in inner cities and suburban areas. Although the word entrepreneurship has no general acceptable definition, it can be seen as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. In economics, entrepreneurship combined the land, labor, natural resources and capital to produce profit. (www.businessdictionary.com 15/08/2014).

Entrepreneurship is considered an important driver of economic development and growth in many economies. Apart from the general diversity in entrepreneurial practices, there appears to be significant difference in the characteristics of male and female entrepreneurs. Historically, entrepreneurship has been a male dominated pursuit. Although women make up more than 50 percent of the world population they own and manage significantly fewer businesses than men.

The importance of Entrepreneurship to economic development and growth cannot be over emphasized. Gender and cultural beliefs have indeed continued to hamper development and growth of women entrepreneurs in developing nation. Halkias, Nwajiuba, Harkiolakis and Caracatsanis (2011) as cited in (Yusuf, 2013) are of the view that gender and cultural beliefs impede the economic potential of women as entrepreneurs and impact negatively on enterprise development, productivity, competitiveness and reduce the growth of the economy. The Human Development Program indicates that 70.8 per cent and 92.4 per cent of Nigerian population live below US\$1 (N250) and US\$2 (N500) a day respectively (UNDP, 2007). All these support the ranking of Nigeria among the world's least developed nations of the world (UNDP, 2007). Out of this number of poor Nigerians, women represent greater proportion due largely to their ascribed and acquired role, which is accentuated by socio-cultural orthodoxy with a concomitant vulnerability to deprivation, intimidation, and extreme suffering (Anayo Nkamnebe, 2014).

Based on the above statements, women are the poorest people in the society which might be as a result of the discrimination and misunderstanding of their importance in economic improvement as a whole. Hence, this paper dwells on women in purdah and entrepreneurship development by providing a modeling approach to poverty reduction. In the light of the above, the following research questions were raised:

1. What is the demographic structure of women in purdah?
2. Could business orientation improve women participation in entrepreneurship and improve performance of women entrepreneurs
3. What is the preferred business location for women in purdah?

The study is premised on the conviction that answers to these questions should generate a better approach to women entrepreneurship towards poverty reduction. In view of the above questions, the objectives of the study are to: i. Determine the demographic structure of the women in purdah; ii. Examine whether or not business orientation could improve women participation in entrepreneurship and improve performance of women entrepreneurs and;

iii. Determine the preferred business location for women in purdah. Indeed, this study may likely stimulate women participation in entrepreneurship development. It will also be of help to local heads, and others that may be concerned with how to encourage women participation in lawful business activities in the society. Similarly, the study is an attempt to contribute to poverty alleviation programmes in Nigeria.

Concept of Purdah and Women Entrepreneurship

Purdah is the strict enforcement of seclusion rules upon (typically) married Muslim women. They are expected to remain indoors, except in extreme cases such as to receive medical treatment or to attend marriages and funerals with their husbands' permission. If women do venture out, they need to be completely covered by a hijab, and in some instances also escorted. Violating these regulations may result in accusation of promiscuity or even divorce.

Purdah is a curtain or screen, used mainly in India to keep women separate from men or strangers. This is also used in Islam to keep women separate from men due to their level and nature of creation. Purdah according to Islam is necessary on every matured female, not necessary when they are married.

In most cases purdah is used simultaneously with hijab. It is believed by many people that purdah hinders women from participating in business. Although, hijab is a strong signal of fidelity to Islam, it is in harmony with wearer respect, protection, and all of the privileges due to the faithful. It is, therefore, likely that women entrepreneurs who wear the hijab will receive preferential access to business networks

According to Okafor and Mordi (2010), “women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services.” Unique characteristics of women entrepreneurs include adaptability, innovativeness, creativity, strength, accountability, managerial skills, and credit risk. Women entrepreneurs fight against 'glass ceiling' as they desire for independence and freedom for their career (Okafor and Mordi, 2010).

Entrepreneurship is actually a male dominated activity, but it can also help women to attain economic independence and improve their social status in the society. By so doing, women entrepreneurship leads to integration in nation building and economic development like increase in the nation's income (Gross National Income). Pareek (1992) defined women entrepreneurs as females who play a captivating part by repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support spheres in society.

Some Evidence that Support Purdah and Women Entrepreneurship from the Holy Books

Allah stated in the holy Quran 24:31 “and tell the believing women to lower their gaze (from looking at forbidden things) and protect their private parts (from illegal sexual act.) and not to show off their adornment except only that which is apparent (like palm of hand and face)

and draw their veil all over juyubinna (i.e. their bodies, necks and bosoms, etc.) and not to reveal their adornment except to their husbands, their fathers, their husband's father, their sons, their husband's sons, their brothers or their brother's sons, or their sister's sons, or Muslim women (i.e their sisters in Islam), or the (female) slaves whom their right hands possess, or old male servants who lack vigor or small children who have no sense of the shame of sex.

It was stated in the Bible that: But I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart (Mt.5:28).

Islam has nothing against Muslims seeking profit through the creation of, or the engagement in, business ventures. The only condition that must be preserved is the realization that every business undertaking is a form of ibadah intended firstly to please the Almighty Allah. Similarly, engaging in business activities increases the Muslims' faith (Iman) by committing them to the remembrance of Allah and attending to the religious duties.

Islamic Tradition that supports women participation in Business and Entrepreneurship

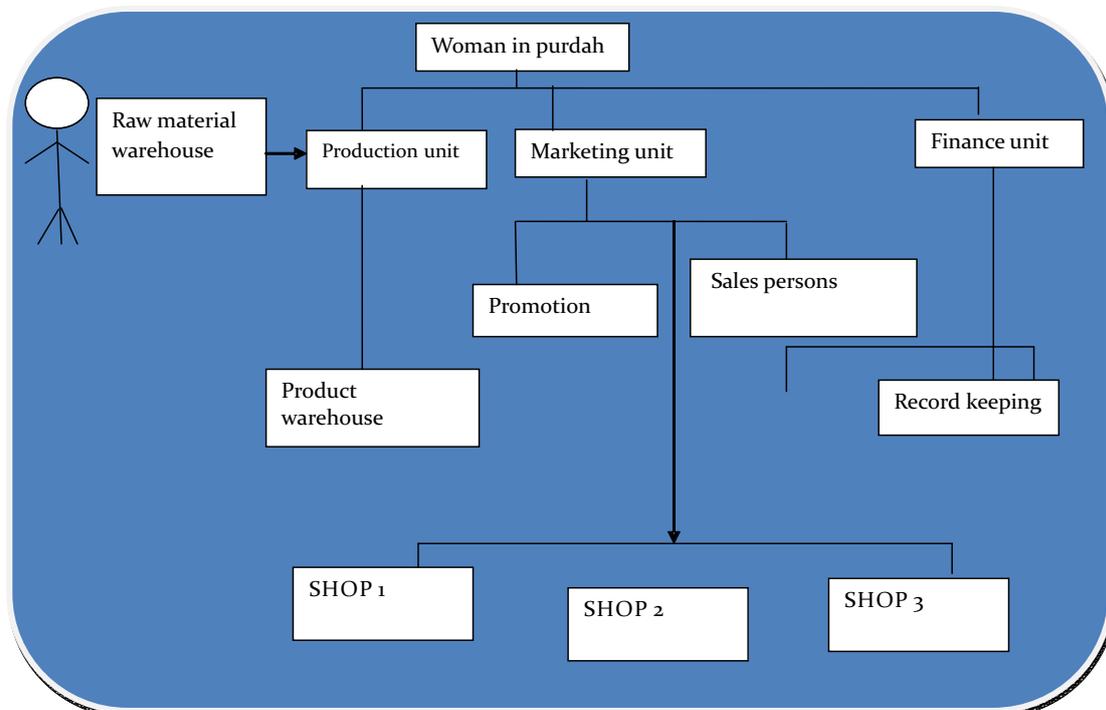
Prophet Mohammad (PBUH) encouraged women to participate in various spheres of activities, trade and commerce. His first wife Khadijah (RA) was a prominent business woman and after her death he married A'isha (RA) who became a distinguished religious leader. Both enjoyed the full freedom of locomotion. The Prophet as their husband enjoyed his private life with them by cooperation and consultation. The fact that Prophet's sunnah itself indicates a lack of commitment to a gender-based division of labor serves as framework for this study. Islam established equality of both men and women; the areas of business have been devoid of Muslim women as a whole. Muslim women were engaged in many kinds of business and they managed it. Islamic entrepreneurship involves doing business by innovations and risk and by strict guideline set by Islam to regulate profit accumulation by prohibiting dishonesty, greedy, exploitation and monopoly. The Prophet (PBUH) explained that a person acquiring any unlawful profit is a sinner. Muslim entrepreneurs are permitted and encouraged to involve only in morally accepted and socially desirable productive business activities. Activities that involve alcohol, drugs, usury, prostitution, gambling and highly speculative business behavior are strictly prohibited. The work that the women engage outside the home must not conflict with her duties and responsibilities to her husband and children. Her work must be with other women and free of intermingling in a male environment where she may come into physical contact with men, or is confined and exposed to molestation and abuse [Tirmidhi 1171]. Positive correlation of women and earnings is a clear message of the Holy Quran which is quoted as follow: "Men shall have a benefit from what they earn, and women shall have a benefit from what they earn." (Surah An- Nisa: Ayat 32). Thus, the Purdah Business Organization Model developed by this study in the next section is inconformity with the above Islamic tradition.

A Modeling Approach

The "Purdah Business Organization Model" developed by this study specifically for a woman in purdah is to increase women acumen in business activities within the limit that protect their honour and dignity. The model was developed and explained below in such a way that

prevents women intermingling with man in a male environment. All the business activities within the fence are undertaken by females only.

Figure 1: The Purdah Business Organization Model



Source: Developed by the authors

The empowered women in purdah can adopt the model developed above as explained below while practicing their businesses to ensure poverty reduction in the society.

1. Rent or build a complete house with fence.
2. Get raw materials supplier(s) that will be dropping raw materials at the warehouse at the entrance of the fenced organization
3. Ensure that the house contains many rooms that will be used as units or departments. Such as production department, marketing department and finance department.
4. Equip each room with machine and materials needed
5. Employ young girls and women that are well trained and have the necessary skills to carry out the jobs (i.e. house to house sales) with a agreed salary. Proceeds from their sales will be rendered to the owner i.e. women in purdah through finance department to ensure proper record keeping.
6. Set out important units like marketing under which promotional activities will be set out as number one priority. Because they will be engaged in various promotional activities that will create the awareness of the products of the organization.
7. Arrange for shop(s) that will be managed by honest and trust worthy persons outside the fenced house. This ensures large scale production and sales that will generate high profit

Therefore, the production unit is the first unit that leads to other units and the finance unit is unique to all units because it stands as strong unit to the whole organization. The human sketch at the left hand is the supplier of raw materials from outside who is a man; other workers within the house are all females, while the shops outside the house are managed by men as mentioned above

Methodology

A descriptive cross-sectional survey research design is adopted for 356 women in purdah under study. Primary data were collected through a structured questionnaire that was based on the research questions. The sampled women were randomly selected from a district head and sixteen village heads of Dutsin-Ma Local Government Area of Katsina state. Secondary data were drawn from the internet, holy books, journals and other published materials. All the data were presented using descriptive statistics of frequencies and percentages, while content analysis was used for qualitative data.

Data presentation and Content analysis and Discussion of Findings

The presentation of data as indicated in tables 1-3 of the appendix, together with the major findings of the study is presented in this section

Demographic structure of the women Entrepreneurs

The result in table 1 of the appendix shows that the majority of women that engaged in various types of businesses are old women from 59 years and above (i.e. 53.9 percent). This was followed by the middle age women of 39-58 years given at 32.6 percent. The least among the women entrepreneurs are young women of 18-38 years of age which is 13.5 percent of the total women entrepreneurs.

The findings from this table clearly show that most of these women were not participating in the entrepreneurial activities in their early years when they are at their prime. They rather engage in various income earning activities at old age. Thus this corroborates the findings from the field survey that most of the old women at 60 and above were found sweeping the streets, selling bean cake by the streets, operating grounding machines etc. This is worrisome since most of these old women are expected to be relaxing, receiving proper care from their children and probably stay in door at old age.

Preferred Business Location

The result in table 2 indicates that most of the women entrepreneurs contacted (89.9 percent) preferred indoor business to open market place operation. While the rest 2.2 percent, 4.5 percent and 3.4 percent indicates interest in shops, open market place and hawking around respectively. The findings from table 3 also indicate that cultural and religious beliefs restrict women inter mingling with men. Thus this requires designing suitable and practicable model such as Purdah Business Organization Model prescribed by this study

Business Orientation programmes and improvement in the participation and performance of women entrepreneurs

The findings presented in table 3 indicate that majority of respondent women (i.e. 85.7percent) are of the opinion that business orientation programmes will improve women participation in entrepreneurial activities as well as their business performance while 14.3 percent opined that business orientation will not improve their entrepreneurial activities. The large acceptance of business orientation will not be unconnected with the fact that most of these women lack the required basic education that could expose them to entrepreneurship activities and as well improve their entrepreneurial skills.

Conclusions and Recommendations

This study concludes that most of the women in purdah were not orientated towards entrepreneurship development as they are mainly relying on their husbands for daily needs due to their cultural and religious beliefs of not intermingling with men. Thus this contributes to high poverty level among women in the society. Similarly, for those who participate, the majority of them do not take part in entrepreneurial activities at their early age of marriage until when they grow old.

Based on the aforementioned conclusions, the following recommendations that promote women entrepreneurship and ensure participation of women in purdah in entrepreneurial activities and poverty reduction among women are provided:

- I. The religions leaders should be charged with the responsibility of organizing public campaign on the importance of women entrepreneurship and the need for male brothers to engage their wives in productive business activities within the limit of religions injunction.
- ii. Government should introduce basic entrepreneurship education programme for every female child before engaging in marriage. This should also be complemented with women entrepreneurship or adult education as this will expose female girls and women to entrepreneurial activities.
- iii. There should be periodic business orientation programmes that will improve women participation in business activities and improve the performance of the existing women entrepreneurs.
- iv. Government and Non-Governmental organizations should promote women empowerment programme through provision of special seed capital for women entrepreneurs. This will surely enable women in purdah and any other woman to successfully adopt the 'Purdah Business Organization Model' developed by this study.
- v. Proper orientation must be given to the general public on how to discourage poor attitude of women working extensively at old age and people should be educated on the importance of taking good care of aged parents and wives.

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Appendix

Table 1: Demographic Structure of Women Entrepreneurs

| Age | Frequency | Percentage (%) |
|--------------|-----------|----------------|
| Less than 19 | 0 | 0 |
| 19-38 | 48 | 13.5 |
| 39-58 | 116 | 32.6 |
| 59 and above | 192 | 53.9 |
| Total | 356 | 100% |

Source: Field Survey, 2015

| Business location | Frequency | Percentage (%) |
|--------------------------|------------------|-----------------------|
| House | 320 | 89.9 |
| Shop | 8 | 2.2 |
| Market | 16 | 4.5 |
| Hawking | 12 | 3.4 |
| Total | 356 | 100% |

Source: Field Survey, 2015

Table 3: Business Orientation and Improvement in the Entrepreneurial Business

| Business Orientation | Frequency | Percentage (%) |
|-----------------------------|------------------|-----------------------|
| Yes | 305 | 85.7 |
| No | 51 | 14.3 |
| Total | 356 | 100% |

Source: Field Survey, 2015