

Khadijah Bnt Khuwaylid (R.A) An Entrepreneur in The Prophetic House: A Lesson to The Contemporary Muslim Women of Gombe State-Nigeria

Adamu Abubakar Muhammad

Department of Religious Studies, Faculty of
Humanities, Management and Social Sciences,
Federal University of Kashere
abubakaradamu1980@gmail.com

Vol.4, Issue 1 | January 2021

KEYWORDS

Life, Khadijah (R.A),
Women, Entrepreneurship,
Business, Gombe.

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 status. It is highly encouraged in Islam through various Qur'anic verses and Prophetic traditions. Similarly, Muslims are seriously cautions against idle-living that usually affect socio-economic growth and development of the people. This study recognized that most of the contemporary Muslim women of Gombe state continue to remain idle and could contribute less to the development of their society economically and socially. This triggers the research towards calling their attention to duplicate and put into practice the life of Khadijah Bnt Khuwaylid (R.A) the wife of the Prophet Muhammad (SAW), the wealthiest merchant and most exalted business woman of Arabian Peninsula in the 1st Century of Islam. This study was conducted using descriptive method to analyze the strategies adopted by this great woman to earn income, reduced unemployment in her community, supported the Prophet Muhammad (SAW) and Islam economically. The research uncovers that the effect of idle living among Muslim Women in Gombe State usually cause crises in matrimonial setups, social vices and child upbringing. It further recommends that women should become economically self-reliant, also government, individuals and non-governmental organizations should establish entrepreneurship Centers as well as acquisition centers at all levels to train women on entrepreneurship and 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.

Introduction

Nowadays, entrepreneurship, business, and innovation are among widely discussed topics. The reason is because of the present state of economy of various Muslim countries. Although every economy is striving towards reduction of poverty and ensuring full employment, the real picture shows

that no Muslim country has been able to solve all economic problems or achieve sustainable development. This is because people are not practicing the Islamic principle and ethics in business. Therefore, inculcating the entrepreneurial Islamic characteristics among youth is the mean to achieve the success in business.

Women entrepreneurship is highly considered to be the best solution to the crises and problems affecting the contemporary Muslim women which most time resulted into living and unemployment among them and low economic growth.

Concept of Entrepreneurship

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|| (Baumol 1993).

The term entrepreneurship means a process of creating value by bringing together a unique package of resources to exploit an opportunity. This could be done under systematic coordination of the manager called entrepreneur; who was viewed as one who brings resources, labour, material and other assets into combinations that make their value greater than before and also one who introduces changes, innovations and a new order, (Madhurima L. 2008).

Islamic Concept of Entrepreneurship

Islam as a way of life termed as *al-Deen* encompasses the entire spectrum of activities required by the Muslims to lead their life in this world. Islam is a complete way of life and entrepreneurship is part of its system. Islamic entrepreneurship is the system, process and practices of conducting business in the Islamic way. Islam via its al-Quran and as-Sunnah provides a concrete guide for all Muslims including the activities and practices in entrepreneurship. According to Islamic principles, every Muslim is obliged to seek for making a living which is earned in 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 any society. Thus, by taking part in entrepreneurial activities, Muslims can fulfil their religious obligations to please Almighty Allah SWT, (Kamal A. 2018).

Islam warrants the performance of entrepreneurial activities within the framework of Islamic ideals and philosophical foundations. When entrepreneurs play their role in the society having imbued with Islamic ideology to develop a peaceful and prosperous society, Islamic entrepreneurship emerges. So an Islamic entrepreneur does the job of initiating, planning, guiding and controlling in his business as per Islamic Shariah's guideline and ensures justice and welfare. His focus is not monetary but serving society as directed by his divine guidance. The

philosophical foundations provide the principles of his conduct in business along among others the faith, fear of and dependency on his God, accountability, justice, selflessness and trustworthiness, (Abubakar S. and Bilyaminu M. 2019)

Citing the work of Audretsch and Boente, (2007), Gumu say again emphasizes that the individual Muslim entrepreneur may be motivated by religion with a distinct entrepreneurial pursuit potentially as someone who may be termed a homo-islamicus in contrast to the homo-economicus. For such an entrepreneur, success is not defined simply by material rewards, although business success is an integral part, but also a socio-economic and metaphysical achievements – which is both in this world as well as in the hereafter. This achievement is sometimes termed as *al-falah*, implying a state of both material and spiritual well-being.

In principle, these practices ensure competitive capabilities in almost every aspect of life including business. During the Islamic civilization ranging from the 10th to 15th century AD, Kayed (2010) wrote that the Muslims then were the most successful entrepreneurs and exemplary to their peers.

Islamic Entrepreneurship: an overview

The sense of brotherhood creates a bond and a sense of unity in which all work together as a team. The cooperative and collaborative work within the team and between teams in Prophet Muhammad and his companions" era created powerful drivers for innovative societal change. Collaboration is necessary for entrepreneurs to derive innovative solutions that go beyond the traditional, and in which individuals are the key vehicles for such transformation and innovation, (J. E. Austin and E. Reficco, 2009).

In Islam, there is no separation between entrepreneurial activities and religion. Islam has its own entrepreneurship characteristic and guiding principles based on al-Qur'an and al-Hadis to guide entrepreneurship operation. By virtue of the human nature, the person must firstly be a Muslim, then the entrepreneur. He has the responsibility to perform ibadah and be a khalifah. Muslim entrepreneur should search for Allah's blessings above all other factors. Muslim entrepreneurs perform entrepreneurial activities not solely for profit, but above all, to fulfil the fardu kifayah, (J. G. Vargas-Hernández et al, 2010).

Islam fulfils an important need by providing the means to satisfy both physical and spiritual need by establishing a framework for behaviour and providing a sense of existence.

Islamic moral and ethical values are incentives to achieve greatness of spirit, helping to develop tolerance and empowering with adaptive capacities in response to life's challenging events. Islam provides the individual with a sense of self-respect and family values, and promotes a unified society in a brotherhood imbued with social responsibility. Allah said:

"The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy (Al-Hujurat 49: 10).

By applying Islamic norms and values of the characteristic with prudent use of social, environmental, and economic resources, Islam has created the new communities outside Al-Jazeera Al-'Arabia in an innovative entrepreneurial manner. These new communities were given considerable freedom in how they created their local social and economic values under the umbrella of al-Qur'an and al-Hadith, maintaining synergetic ties with the Islamic leadership.

Through this unification of scientific, social, ethical, and economic values they were able to prosper for hundreds of years.

Furthermore, social change implemented under Islamic entrepreneurship influenced neighboring Europe and other geographical regions through social and commercial interaction. The actions of current civilizations provide testimony to the success of Islamic social entrepreneurship as they currently are faced with developing solutions to their own social problems. Entrepreneur and entrepreneurship have a special place in Islam. An Islamic entrepreneurship model is sourced from the al-Quran and al-Hadith. Islam sees everything as a comprehensive element in life, including entrepreneurship. Therefore, in Islam, entrepreneurship includes all aspects of life, whether it is for the world or the hereafter, (A. B. Ummi Salwa et. Al, 2013)

All Muslims believe that the verses in al-Quran are the words of Allah SWT and that the Qur'an is the best and primary sources for all knowledge and guidance including that for businesses.

Entrepreneurship in the Qur'an and Hadith

The idea of entrepreneurship in Islam can be traced to the Islamic tenets in Qur'anic passages which encourages entrepreneurship as Allah said:

"...On earth will be your dwelling place and your means of livelihood for a time" (Qur'an 2:36);

In another verse Allah said:

"...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" (Qur'an 4:32);

As in another verse where Allah said:

"It is we (Allah) who have placed you with authority on earth, and provided you therein with means for the fulfillment of your life.." (Qur'an 7:10);

Similarly in another verse Allah said:

"We have made the night and the day... that we may seek bounty from your Lord" (Qur'an 17:12).

Also Allah said:

"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" (Qur'an 28:73).

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 ahadiths: 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 labour." (Sahih al-bukhari Volume 3, Book 34, Number 286)

In another Hadith, the Prophet SAW said:

"A truthful and trustworthy trader will rise up with Prophets, the righteous, and martyrs.(at-Tirmidhi, hadith no. 1130)

Also, in another hadith prophet SAW said:

"Allah shows mercy to a person who is kindly when he sells, when he buys and when he makes a claim." (Al-Bukhari, hadith no. 1934).

These show that, Islam has given much emphasis on contribution to economic growth of people than idleness which is directly endangered our societies today.

To this, Islam encourages Muslims to earn living through entrepreneurial activities, in fact, Our noble Prophet Muhammad (SAW) himself was an entrepreneur since his early life when his Uncle Abu Talib attached him with his entrepreneurial activities, and grew up being an entrepreneur with

special traits that distinguishes him from the others during his youthful age.

Importance of Entrepreneurship to the Societal Development

1. Employment opportunities: As people has to be employed for different services in the enterprise on the bases of wages and salary earning.
2. Economic development: It served as an add-up to the economy of the society for the revenue generation from the government side and wealth possession to the people to cater for their daily needs and expenses.
3. Self-development for the productive effort to achieve the desired goals of profitable earning, etc.

In other words, entrepreneurship is the process of creating something new and accept the risks and the profits of the entrepreneurial process, in other words, and create something new is that by the time and effort required and considering the financial risks (Ahmadi, et.al 2016).

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

Khadijatu Bnt Khuwaylid (RA) was the first woman who got the honour to become the first wife of our noble Prophet Muhammad (p.b.u.h) and first woman to accept Islam. She was "Khadijatu Bint Khuwaylid bn Assad bin Abdul Uzza bin Qusayy bin Kilab. She is the mother of the believers and her genealogy meets that of the prophet (S.A.W) at his forth grandfather (Qusayy). She was born in the year 556 C.E and had grown up at Makkah in the midst of Quraysh tribe. She was reported in history to have married Atiq bn Amir, after his death then she was married to Hind bn Zuhrah (Abu Halah) and finally after his death she proposed to marry Prophet Muhammad S.A.W (her business agent by then) since before prophet-hood which he agreed and the marriage was contracted, (Suriya, N. 1997).

Her marriages was fruitful as she bared children with these husbands and 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, economically and intellectually for the period of fifteen (15) years before the Prophet-hood (Nubuwwah) and additional ten (10) years after first Revelation to her respected Husband Muhammad (SAW) when she dared to face whatever hardship forced by the Quraysh unbelievers against the call of Islam (da'awah) and she died in the year 620 C.E, (Ibrahim, M. H. (nd.).

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

However, her father died in a battle in the cause of defending his tribe and left a large sum of wealth for his daughter. Khadija inherited his profession to emerge as an entrepreneur through the support of her husband (Abu Hala) who was a very good businessman and therefore she extended him all help to flourish in the business, but he died after few years later. (Abubakar S. and Bilyaminu M. 2019)

From this experience she started to learn the techniques of wealth management, from these series of experiences and inheritance of wealth from her father and two husbands made khadija potential merchant capable of managing her resources independently and wisely.

Khadijah (RA) concentrated on promoting her business and she inherited much wealth and many commercial banking houses. She sometimes lent money to reliable "Quraysh" merchants as a profits having business. (Abubakar S. and Bilyaminu M. 2019)

This simultaneous experience gave her chance to boost a career through hiring several people attached to her slaves to oversee the business activities 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, Persia etc.⁶ Among these people are: Maysarah, Adiy bn Samit, and Prophet Muhammad (S.A.W) and the rest who export and import merchandises such as perfume, fine textiles, Divaj etc. Finally; her business sustained to the period of her death⁸ in the year 620 C.E. (Abubakar S. and Bilyaminu M. 2019).

Impact of her entrepreneurship to Muslim Ummah

Khadija's entrepreneurship within and outside the Arabian Peninsula brought so much benefits to her, community, and other people as follows:

1. Employment opportunities: 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.
2. Wealth possession: Khadija was the wealthiest Arabian woman of her time as she has thousand

camels that transport her merchandises (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.

3. Support and defense to Islam: the presence of Khadijatu Bnt Khuwaylid R.A and Abu Talib served as protection to Islam and the prophet (SAW) as Quraysh disbelievers find it difficult to do anything to stop the mission of the prophethood until the demise of the two.
4. Support 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 Khadijatu Bnt Khuwaylid, in this manner of support and confidence, Khadija has contributed much as a Muslim woman to the society at large.."

She uses 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'awah).

5. Support to the less privileges, women and her relatives that usually gather in her house for their daily expenses, etc. (Abubakar S. and Bilyaminu M. 2019)

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 supervise its success where prophet Muhammad (SAW) was seen serving as one of her agents before his appointment as prophet.

History of Gombe State

Gombe State is one of the 36 states of the Federal Republic of Nigeria, located in the centre of the north east of the country. Gombe State was carved out from defunct Bauchi State on the 1st October, 1996 by the former Head of State and Commander in chief of Armed Forces, Federal republic of Nigeria, Late General Sani Abacha GCFR.

The Gombe emirate was founded in 1804 during the Fulani Jihad by Bubayero, a follower of Usman Danfodio. BubaYero made Gombe Aba his headquarters for a campaign against the Jukun settlement of Pindiga and Kalam, followed by extensive raids in which he went as far as Adamawa on the other side of the Benue River further lands were subdued by his son, Muhammad Kwairanga, Emir of Gombe from 1844 to 1882. The Gombe emirate at one time extended from Gombe Aba to

Jalingo but in 1833 the Muri emirate was created from part of its territory to form a state for the emir's brother.

Geographically, Gombe State is located in the Savanna region of north eastern Nigeria and has shared borders with Yobe State to the north, Adamawa and Taraba State to the south, Borno State to the east and Bauchi State to the west. The state has an area of 20,265nkm² and a population of about 2,353,000 people based on 2006 estimation. It has two distinct climates, the dry season November – March and the rainy season April – October with an average rainfalls of 850mm, it comprises of Multi-ethnic groups, mainly Fulani, Tangale, Waja, Bolawa, Tera, Jukun, Jara, Pero, Tula, Cham, Lunguda, Dadiya, Kamo, Awak, Kanuri, Hausa, Yoruba and Igbo and other small ethnic groups, but the Fulani are the majority people of Gombe State.

Historically, Gombe state is a fusion of two distinct groups of people, comprising the Emirate of Gombe North and the ethnic grouping of Gombe South. Bubayero established the Emirate during the jihad period of 1800. It emerged as part of a larger state building force of 19th century Sokoto jihad.

The Emirate government, which had its Head quarters in Gombe Abba, was formed to effectively control what constitutes a larger part of the Gombe State, until the advent of the British in the early 20th century.

Under the British, the state was administered through the mechanism of two administrative units, i.e. Gombe Native Authority and Tangale Waja Native Authorities. The two Authorities constituted Gombe Division during the Colonial era. However, with independence in 1960 and the subsequent military administration, many changes occurred which led to the emergence of local government authorities. Thus, between 1976 and the present, the then two authorities had metamorphosed into the present 11 local governments namely, Gombe, Akko, Billiri, Balanga, Shongom, Funakaye, Dukku, Yamaltu Deba, Kwami, Kaltungo and Nafada respectively. (Salisu S. 2020)

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

Brief history of entrepreneurship in Gombe State

Gombe State citizens are well known in financial management and other financial activities right from the ancient time. Mostly they are farmers and traders, they engaged in crop production during the rainy and dry seasons, livestock production and

commercial transactions of both domestic and international trade, as it serve as centre of Nigerian North-Eastern States, this made Gombe on special point of commercial advantage that brought about the emergence of great entrepreneurs and business moguls that excel in the act of entrepreneurship

Women are also not left behind as some engaged to some economic activities at domestic level as pointed by Fatima A. (2020):

The production of goods by women includes thread, calabashes, pottery, locust bean seasoning (H. daddawa), mats made from fiber - deleb palm (H. kaba), in-family food vendors; local made of snacks, cakes and bakes e.t.c. The marketing of these commodities was done in domestic markets situated in various centers like Kuri, Dukku, Kumo, Kashere, Kwadon, Tumu, Bambam, Talasse and Gombe city.

Characteristics of a good Muslim Entrepreneur

For a Muslim entrepreneur to be successful, he/she must have Taqwa (faith) and must believe that wealth is from Allah. According to Mohammed (2007), the real success for an entrepreneur is when he has faith and Taqwa to Allah, which means a total recumbence and by then he will be able to taste the sweetness and greatness of Iman, through gaining Allah's favor and lots of profit from the business. Mohammed (2007) also gave the following characteristics of a successful Muslim entrepreneur:

1. Referring to Qur'an on daily basis.
2. Performing the five daily prayers.
3. Giving Zakat (Alms giving).
4. Donating to the poor and those in need.
5. Performing night and morning (Duah) prayers.
6. Performing gratitude prayer.

Faizal et al. (2013) states the following characteristic of a Muslim entrepreneur:

1. Taqwa: A successful Muslim entrepreneur must have strong belief in Allah SWT. Allah says:

"O you who believe, shall I guide you to a transaction that will save you from a painful punishment? It is that, you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you if you only know." (Qur'an 61: 10-11)

2. Halal as a top priority: Halal means things that are accepted in Islam, for instant, any things that are not Halal, dealing in them is not permissible, like selling pork and alcohol. Allah says:

"Eat of the things which Allah hath provided for you, lawful and good, but fear Allah, in whom ye believe." (Qur'an 5: 88)

Islam does not only motivate Muslims to be entrepreneurs, but in fact it makes it obligatory on them to work hard and gain Halal earnings beyond their immediate needs in order to care for the community and the Muslims Ummah at large.

3. Do not waste: Islam encourages people to enjoy blessings of life without waste, Allah says:

"O children of Adam! Eat and drink but not in excess, for Allah does not love the wasters." (Qur'an 7: 31)

4. Worship to Allah is priority: Entrepreneurship in Islam is highly regarded, and forcefully argued that Islam provides not only the incentives but also the conductive framework for economic and entrepreneurship development. Allah says

And when prayer is over, disperse in the world and search for bounty of Allah." (Qur'an: 62:10)

5. Practicing high moral values: The Holy Quran and traditions of Prophet (SAW) explicitly praise entrepreneurship and commend moral entrepreneurial activity such as the elimination of Riba. Allah says:

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

6. Trustworthiness: The economic transaction for buying and selling for profit implies the existence of entrepreneur. The Prophet (SAW) said:

"The truthful trustworthy merchant is with the Prophet (SAW), the true ones and martyrs on the day of resurrection." (Al-Tirmidhi Book 14:1213)

7. Concern for welfare: The Islamic welfare system, in which everyone is obliged to give a percentage of excess goods to community, is just one example of such mercy between community members. Allah says:

"O you who believed, bow and prostrate and worship your Lord and do good that you may succeed." (Qur'an: 22:77)"Never will you attain the good reward until you spend from that which you love. And whatever you spend indeed, Allah is all-knowing of it."(Qur'an: 3:92)

8. Knowledgeability: The first verse revealed to Prophet Muhammad (SAW) manifested the importance of knowledge in Islam. Allah says;

"Proclaim! (Read) In the name of your Lord and Cherisher, who created man out of (mere) clot of congealed blood, proclaim! And thy Lord is Most

Bountiful, He who taught (the use of) the pen; taught man that which he knew not." (Qur'an: 96: 1-5)

These rules are binding to Muslims, both men and women except that a woman is expected to cover her body properly and to avoid free mixing with the opposite sex. Muslim women have power over their capital resources, and are not underprivileged in their economic pursuit by seclusion, (Faiza M. et. al. 2013).

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, (Brian O. 2018).

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.

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 support to buildup entrepreneurial habit in the mind of those observed to be the victims of the serious effects of the idleness to appear 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.

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 refuse to provide.

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.

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.

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.

6. Subject to violence: Those to have settled 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.

7. Economic exclusion: They will definitely be excluded from the economic participation as they do not contribute anything for the development of their family, society and state.

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, etc. (Abubakar S. and Bilyaminu M. 2019)

Impact of the women entrepreneurship to the development of the economy and society

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

1. Emergence of the newly women enterprises in the state that have not existed before, 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 and local governments.

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, parents, children and relatives as they have some ways to earn living. (Hafsatu A, 2020)

Challenges facing Muslim women entrepreneurs in Gombe State

Entrepreneurship is very important not just to the individuals to meet their personal needs but also for economic development which include job creation and increase in national income. A woman in her child bearing age without a trade is an anomaly, and an old woman without her own financial resources is an object of pity. Though women play an important role as workers and as entrepreneurs to the growth and the economic security of the households, they remain confronted with various challenges such as lower pay than men for doing the same work. (Abubakar S. and Bilyaminu M. 2019)

There are an increase number of Muslim women entrepreneurs in Nigeria. Women entrepreneurs' contribute to economic growth, as Nigerian women own about 25–30% of registered businesses. A study conducted by Coles in 1991 shows that 80% of Muslim women had occupation. Nearly half of the women interviewed by Coles had multiple income generating activities which included the sale of fried

groundnut cakes (Kuli-kuli), spices (Kayan-Miya) tailoring, mat weaving (Tabarma) or cap weaving. In recent times women are engaged in fishery, poultry, soap making, commuter transportation, retail shop businesses, etc. It is significant to mention that Muslim women in Nigeria contribute between 20–50% to household subsistence. In recent times about 70–80% of women either formally employed or not, is engaged in one small scale business or another. (Abubakar S. and Bilyaminu M. 2019)

Those to have adopted the entrepreneurship activities whether at their matrimonial houses or other possible places use to encounter many challenges that may even weaken their business or even quench it down. Among them are as follows.

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.
2. Interest rate: 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 true Muslim among them rejected its collection on ground to the Islamic religious prohibition on interest.⁹
3. 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.
4. Challenges of cultural bias and lack of public safety, in addition to pressures of balancing work, home and family.
5. The challenges of startup capital, networking and work and family balance.
7. How to dress appropriately and to manage time between the business and family responsibilities.
8. Attitude of some men who see an empowered woman as a threat to their authority.
9. Societal discrimination: Most people still have the mentality that women should not be allowed certain businesses in the society and are sometimes seen as immodest women. Cultural values where the man as believed to be the breadwinner of the family leaving the woman for domestic chores and whenever a woman is seen doing business, she is believed to be taking the responsibility of the position of the head of the family.

10. Emotions women are usually soft hearted than men which make it difficult for women to take tough decisions.
11. Inadequate cash flow: Lack of sufficient cash flow will make even the most brilliant business plan fail.
12. Lack of support from their husbands. (Fatima, A. (2020).

Prospects of Women entrepreneurship in Gombe state

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

1. Gombe state government have established training centers in the entire eleven (11) local government areas of the state to boost skills acquisition and vocational training among the women and youth to ensure their progress and development across the state which will train many more in the future.
2. As at 2019 Gombe state government was recorded to have spent billions of Naira through the Ministry of Women Affairs, Youths and Sport as well as that of Local government and chieftaincy affairs to boost women development through various programs across the eleven local government Areas of the state, which resulted more benefit to the women through the programs indicated the future development of the women entrepreneurship in the state. (Fatima, A. (2020).

Conclusion

The entrepreneurial life of Khadija (R.A) is worthy of emulation to the contemporary Muslim women of Gombe State as many of them are observed to have adopted idle living as trend of life which led to many problems in our societies ranging from marital crisis, unemployment, prostitution, etc. Khadija R.A 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 Gombe state should learn and emulate her life and to live peacefully with their husbands and families.

Recommendations

In view of the clear study of the entrepreneurial life of Khadijah (RA) and careful investigation on the standard of women entrepreneurship in Gombe state; the following measures are recommended:

- 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 of revelation and prophet (S.A.W) did not direct her to stop the business.
- Women should seek support of their husbands in establishing businesses as Khadijah started her business with the support of her earliest husband and subsequently hired Prophet Muhammad (SAW) even before their marriage.
- 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 Khadijah (R.A) to the Prophet Muhammad (SAW) and Islam won her blessing and recognition from her husband as he considers her incomparable to any woman in the world.
- Absence of husband or the case of divorce, widow or even virginity does not prevent woman from business or entrepreneurship as Khadijah continued with her business after the separation of their marriage and before her marriage with the prophet Muhammad (SAW), this made her capable of standing independent without any request from anybody which may even put her in danger.
- 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.
- Massive awareness campaign by relevant government agencies, NGOs, religious leaders and stake holders shall be made to educate women on the benefit of entrepreneurship and evil of idleness to individuals and societies.
- Husbands should support their spouses to achieve their entrepreneur dream. This will help them to contribute to the family, society and in many Areas, as Prophet (SAW) did not stop Khadijah from her business after their marriage.
- Government should support those to have possessed entrepreneurial potentialities with business take-up packages to enable them start the business, as Khadijah started with the wealth she inherited from her father and deceased merchant husband.
- Those who have undergone training in the Entrepreneurship Centers should group themselves to establish strong enterprises that will help them to generate more capital from the shari'ah credit providers like Ja'iz and other relevant Micro Finance Banks to establish strong enterprise that will benefit them and employ others.
- 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.

References

- A B. Umami Salwa, A. S. Shahbudin, and K. Jusoff, (2013) "Religion and business values for muslimpreneurs," Middle-East Journal of Scientific Research, Religion and Business Values for Muslimpreneurs. (Research in Contemporary Islamic Finance and Wealth Management), vol. 13, pp. 61-68.
- Abubakar S. and Bilyaminu M. (2019). *An Entrepreneur (Khadijah (R.A) In the Prophetic House: Lesson to the Contemporary Muslim Women of Katsina State*; UMYU/NUSRET 2019 - International conference on the biography of prophet muhammad (s.a.w), e-proceeding, book one, p.43-53
- Addoun, Y. D. and love joy, 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.
- Baumol, W. (1993). *Entrepreneurship, management, and the structure of pay offs*. Cambridge, MA: MIT Press.
- Brian O. (2018) *Idleness: A Philosophical Essay*, Princeton University Press. Retrieved on 11/10/2019 from <http://assets.press.princeton.edu/chapters/i11280.pdf>. p 5.

- Brian, O. (2018). *Idleness: A Philosophical Essay*, Princeton University Press. Retrieved on 11/10/2019 from <http://assets.press.princeton.edu/chapters/i11280.pdf>
- Farhan, S. (1988). *Tarikh al- Arab fi al- Islam*, second edition, Darul Hadathah. GNU Collaborative International Dictionary of English.
- Fatima, A. B. (37 years). A Banker, Mother and Entrepreneur at her apartment in Gombe, 09/04/2020.
- Hafsatu A. (Aged 57) A Mother, entrepreneur and Counselor; Interview at her House in Kashere, Akko LGA, Gombe State, on 8/3/2020, 5:00pm.
- Ibrahim, M. H (nd.). *Ummul Mu'minin Khadijah bnt Khuwailid; al- Mathalul a'la li Nisa'i al-Alamin*, Darul Fadilah, al- Qahirah Misr. Retrieved on 30/08/2019 from <https://ebooksstream.com/pdfs/kutub-pdf.net-1HbTgL.pdf>
- 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
- J. E. Austin and E. Reficco, (2009) "*Corporate social entrepreneurship (working paper)*," Harvard: Harvard Business School.
- J. G. Vargas-Hernández, M. R. Noruzi, and N. Sariolghalam, (2010) "*An exploration of the affects of islamic culture on entrepreneurial behaviors in muslim countries*," *Asian Journal of Social Science*, vol. 6, no. 5, pp. 120-127.
- Kamal A. (2017) *Islamic Entrepreneurship Model; International muamalat and entrepreneurship conference (IMEC 4) at Malaysia University of Science and Technology Petaling Jaya, Selangor , Malaysia.*
- Kayed, R. N. & Hassan, M. K. (2010). *Islamic entrepreneurship: A case study of Saudi Arabia*. *Journal of developmental entrepreneurship*, 15(04), 379-413.
- 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
- N.A. (nd). *Brief Biography of Ist Ummul-Mumineen Syeda Tahera Khadijatul-Kubra Bint Khuwailid (RA)*, quransearchonline. Retrieved on 25/10/2019 from <http://www.quransearchonline.com/HTML/Biography/ilyref/Khadijaraz.html>
- National Population Estimate (2016). *Population Forecasts 2006 - 2016? National Population Commission and National Bureau of Statistics Estimates*. Retrieved on 30/02/2020 from <https://nigerianstat.gov.ng/download/474>
- P. R. M. Faizal, A. A. M. Ridhwan, and A. W. Kalsom (2013). *The Entrepreneurs Characteristic from al-Quran and al-Hadis*; *International Journal of Trade, Economics and Finance*, Vol. 4, No. 4, August 2013
- Salisu Shitu, A. (Aged 68) A father, Politician and entrepreneur, Interview at his House in Bolari Gombe metropolis on 13/3/2020, 2:00pm.
- Suriya, N. (1997). *The contribution of Women to Muslim society: A study of selected autobiographical and bibliographical literature*, M. A Dissertation, R and Afrikaans University. Retrieved on 26/10/2019 from <https://core.ac.uk/download/pdf/18220341.pdf>. p 71
- Suriya, N. (1997). *The contribution of Women to Muslim society: A study of selected autobiographical and bibliographical literature*, M. A Dissertation, Rand Afrikaans University. Retrieved on 26/10/2019 from <https://core.ac.uk/download/pdf/18220341.pdf>