



# **KATSINA**

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## THE ROLE OF WOMEN ENTREPRENEURSHIP IN THE ECONOMIC DEVELOPMENT OF KATSINA STATE SINCE 1987

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### **Abstract**

The study of life experiences of productive personalities is of great importance. It throws light on their activities and contributions to society. Most importantly, the area of women's enterprising activities in Katsina has so far received little attention from researchers. But recently, as a result of the development of gender studies in Nigerian historiography, interest in this field has attracted scholars. This paper therefore studies the lifetime, philanthropic and entrepreneurial activities of some selected Women Entrepreneurs in the Katsina metropolis that contributed to Katsina's social and economic development. These women include Hajiya Fatima Baika (merchant), Hajiya Aisha MaiTuwon Garwa (caterer and contractor), Hajiya Salame Duniya WataDama (transporter, contractor, estate agent and livestock rearer), Hajiya Murjanatu Katsina (farmer), Hajiya Maryam Sule 'Maman Asiya' (fashion designer) and Hajiya Asibi mai Alkubus, Yantaba Quarters (caterer).

**Key Points:** Contribution, Women, Metropolis, Entrepreneurs

### **INTRODUCTION**

This chapter aims to highlight the important role women played in the socio-economic development of Katsina State since 1987. The area of women's enterprising activities in Katsina has so far received little attention from researchers. This study therefore attempts to discuss some female entrepreneurs who contributed to Katsina's social and economic growth, their lifetime and their entrepreneurial activities. Hajiya Aisha mai tuwon Garwa (caterer and contractor), Hajiya Murjanatu Katsina (farmer), Hajiya Maryam Sule "Maman Asiya" (fashion designer) and Hajiya Asibi mai Alkubus, Yantaba Quarters (caterer).

The selection was randomly done, but care was taken to get a fairly representative sample. All of them were famous in their times. However, one strong reason that

influenced my selection was accessibility. All the women selected carried out their entrepreneurial activities within the Katsina metropolis. Hajiya Aisha mai tuwon Garwa represents elderly women entrepreneurs, as a caterer, she was also a contractor. Hajiya Murjanatu Katsina was an example of woman who became prominent through adult Western education, she started as a welfare clinic matron and held several posts, as a midwife attendant, and as assistant presenter at the Radio Broadcasting Corporation of Northern Nigeria (RBCNN), Radio Deutchevelle (DW) Germany, BBC London, a Supervisory Councillor and member Kaduna State House of Assembly representing Katsina. She later became a large-scale farmer. Hajiya Maryam Sule (Maman Asiya) was an example of women entrepreneurs who benefited from government programmes. She attended the Social Development Training Center where she learnt tailoring and embroidery, became prominent and established a tailoring training centre, where many women were trained in the tailoring business in Katsina metropolis. Hajiya Asibi Mai Alkubus established her catering business of repute that spanned forty five (45) years, which her family still maintain and has modernized into a modern restaurant.

#### **Hajiya Aisha Mai Tuwon Garwa “Caterer and Contractor” (1921-1993)**

Hajiya Aisha popularly known as (Mai Tuwon Garwa) was born in Katsina in 1921, into the family of Malam Isah and Binta. Her father Malam Isah was from Batsari town, and was initially visiting Birnin Katsina for trading in grains such as maize, corn and millet. Later he settled in Katsina, at Bayan Gidan Waya (Post Office) near Unguwar Alkali and, married Malama Binta from Unguwar Madawaki. The marriage was blessed with four children, three females and one male child. Hajiya Mai Tuwon Garwa was the second daughter of Mallam Isah. She was enrolled into “Makaranatar Allo” Islamic school at the age of three years, together with her siblings, where they acquired Islamic knowledge.<sup>1</sup>

#### **The Marriage of Hajiya Aisha (Mai Tuwon Garwa)**

Malam Yusuf Bebeji proposed marriage to Aisha, while she was fourteen. Yusuf came from a good background; the son of the late Sarki Abubakar and the great grandson of Ummarun Dallaji the first emir of Katsina appointed by Shehu Usman Dan Fodiyo after the Sokoto jihad. Aisha got married to Mallam Yusuf Bebeji as his second wife. The marriage spanned for more than thirty years, though without an issue (childless).<sup>2</sup>

Mallam Yusuf Bebeji died around 1969 and he left behind two wives and children. After the sharing of inheritance. Aisha being an elderly barren woman had to fend for herself. She, therefore, used her inheritance to buy a house at Kofar Kaura in

Katsina metropolis.<sup>3</sup> When Hajiya Aisha (Maituwon Garwa) relocated to the house she bought at Kofar Kaura, she used the remaining of her inheritance as capital to start a catering business.<sup>4</sup>

Hajiya Aisha's relocation to Kofar Kaura is what inspired her to catering business. In discussing this, therefore, it is important to discuss the historical background of the Kofar Kaura ward in the Katsina metropolis, where Hajiya Aisha relocated and conducted her business activities. The name Kofar Kaura originated from a Hausa warrior called Kaura Kuren Gumari who lived with his large family in the Garama/Shakawa Area within the metropolis. His settlement within these two areas was close to the gate, and therefore people began to link his home with the gate.<sup>5</sup> With the development in Katsina after independence and the creation of the Katsina Local Government Area in 1976, Kofar Kaura Road became the centre of the Katsina metropolis. The Katsina metropolis central motor park was located at Kofar Kaura, most of the Banks established in Katsina metropolis were located at Kofar Kaura road, for instance, the First Bank of Nigeria, Savannah Bank, United Bank for Africa (UBA) etc. Several businessmen corporate offices like, Rahusa ventures, Kurfi house etc. were located at Kofar Kaura Road, including business shops, Bookshops, Filling stations, Offices, as well as one of the Juma'at central mosques.<sup>6</sup>

Hajiya Aisha was referred to as "Maituwon Garwa" because she cooked in Aluminum pots when she started the catering business; Women usually used baked clay pots, in cooking food. When the aluminium pot was introduced, Hajiya Aisha was told that the aluminium pots were far better and cooked faster than the baked clay pots. She therefore went to Kano and purchased large aluminium pots. She was the first female commercial caterer in the Katsina metropolis to start cooking in aluminium pots. This was the reason why her customers referred to her as "Maituwon Garwa" because of the aluminium pots she used in cooking tuwo.<sup>7</sup>

Within a short time, Hajiya Maituwon Garwa became popular and a well-known commercial caterer in the Katsina metropolis. The location of her residence was suitable for a catering business as her house at Kofar Kaura was directly opposite the central motor park. Moreover, the Kofar Kaura Road was centrally located containing many shops, offices as well as banks. In addition to the advantage of location, her food was generally described as delicious and tasty.<sup>8</sup> Hajiya Maituwon Garwa therefore, became fully engaged in the pursuit of her catering business. She usually cooked 'Tuwo' twice a day; morning and evening estimated to be fifteen measures i.e. five measures of Tuwon Shinkafa, five measures of Tuwon Dawa and

five measures of Tuwon Masara and with time more measures per day. She had many customers within the Katsina metropolis who go there for breakfast, lunch and dinner. She employed several workers both male and female. The male employees were responsible for purchasing raw food materials, taking the grains for grinding and conveying food to customers. The females were responsible for cooking the food washing plates, sweeping and, serving the food to customers etc <sup>9</sup>

Maituwon Garwa and her employees, used to start preparations for cooking, immediately after morning prayer daily. She was known for using very large aluminium pots whereby three to four women were assigned to work in each pot, about seven large aluminium pots were placed for that purpose, while about six medium aluminium pots were placed for making varieties of soups. She made varieties of 'Tuwo' like Tuwon Shinkafa (Rice Fufu), Tuwon Masara (Maize Fufu), Tuwon Dawa (Corn Fufu) with variety of soups like Miyar Kubewa (okro soup), Miyar Taushe (vegetable soup), Miyar Kuka (baobab soup), Miyar Egusi (Melon Soup) etc. to satisfy customer choice. Hajiya Maituwon Garwa's house entrance (Zaure) served as the restaurant, some customers bought and ate inside the house entrance, while others bought and did a "take away".<sup>10</sup> Maituwon Garwa became a prominent

commercial caterer in Katsina metropolis because of her industrious energy commitment and freedom from marital restriction. She fits into an example of what Schildkrout (1981:91) describes as: "It may be safe to assume that female owner managers are divorced or widowed older women who do not expect remarry"<sup>11</sup>. This statement supports the position of Gilbert (1982: 71) who argues that:

Indeed a disproportionate number of successful women entrepreneurs were barren. Other women began to expand and consolidate their business only in their late forties when most or all their children had grown up and perhaps contributed to a joint household income<sup>12</sup>

Although, Hajiya Maituwon Garwa paid salaries monthly her workers enjoyed free three square meals. She also sponsored about 30 of her trusted employees for pilgrimage (Hajj) and took responsibility for their children's marriage. Other philanthropic activities of Maituwon Garwa include feeding beggars and the needy, when the food 'tuwo' is about to be finished, she would order her workers to distribute it freely to the needy.<sup>13</sup>

Apart from the catering business, she was also a general contractor. She executed several contracts such as bridges and culverts at Kofar Kaura, Sabuwar Kasuwa and

Dandagoro. She performed Hajj (pilgrimage) several times and sponsored her relatives and workers. In fact, she used her wealth to build mosques, and wells and help the needy.<sup>14</sup>

### Contracts

Bridges	Kofar	Kaura	Sabuwar Kasuwa 1985	Dandagoro 1986
	1983			
Culverts	Kofar	Kaura	Sabuwar Kasuwa 1984	Dandagoro 1987
	1984			

Source: Hajiya Nana Daku<sup>15</sup> 5/7/2016

She built three mosques in the Katsina metropolis, located at Kofar Marusa, SHararrar fives and Dandagoro. In each of these mosques, she built a house for the chief Imam and a well to avoid water shortage. She also built several mosques in the villages around Katsina.<sup>16</sup>

### Mosques

1. Kofar Marusa Mosque Opposite K/Marusa Pri. Sch. 1985
2. Shararrar fives Mosques, at the centre of the main road 1984
3. Dandagoro Mosque, near her house 1986

Source: Hajiya Nana Daku<sup>17</sup> 5/7/2016

Hajiya Maituwon Garwa was a great philanthropist. She bought motorcycles, bicycles, and farmlands and donated to her relatives and her workers. She shouldered the responsibilities of most of her relatives as well as the needy.<sup>18</sup>

The table below shows the approximate number of her philanthropic activities.

S/N	NAME	His/Her relationship with Hajiya mai Tuwon Garwa	Assistance offered	Year
1.	Malam Muhamamdu Sani	Relative	Farm Land at Batsari Village	1982

2.	Malam Auwalu	Hassu's Husband (her honest employee)	Bicycle	1984
3.	Malam Iro & Kasimu G/Waya	Relatives	Two Motorcycle	1983
4.	Dijen Bala	Employee	Room Accessories for her daughter's Marriage	1983
5.	Hassun Malam	Employee	Room Accessories for her daughter's Marriage	1985
6.	Malam Musa Kallah	Employee	Bicycle	1984

Source Hajiya Nana Daku 2/4/2017.<sup>19</sup>

In her late age Hajiya Aisha (Maituwon Garwa) wished to relocate to Mecca (Saudi Arabia) for the rest of her life. She therefore retired and even sold her house where she lived in, to a businessman in Katsina, Rahusa who turned to his corporate office presently "Rahusa Ventures". Maituwon Garwa relocated to Saudi Arabia (Mecca) in 1989. Where she met some Nigerians who pretended to be estate agents and would help her purchase a house in Mecca. Unfortunately, they were fraudsters who collected large sums of money from her and took her to a house which was purportedly bought for her. Unknown to her it was rented for only one year. After one year she was given a notice to quit. She ended up being deported to Nigeria.<sup>20</sup>

When she returned to Katsina, because she sold her house before departing to Saudi Arabiya, she resided in the house she built very close to the mosque she built at Dandagoro, in the company of one of her honest female employees Hassu. Two years later, she died at Dandagoro in 1993. Before her death, she donated the house to Hassu whose families still live in the house.<sup>21</sup>

**Hajiya Murjanatu Katsina “Farmer” (1930-2021)**

Hajiya Murjanatu Katsina was born in 1930 to the family of Mallam Abubakar popularly known as Mallam Bube and Malama Rabi at Sararin Kuka Quarters in Katsina Metropolis. Her father Mallam Bubbe was originally from Rawayau village and settled in Katsina working with the first child welfare clinic established by the British in 1927 where Murjanatu was born. She was the third child of a family of six children. Like every other child in the traditional Hausa Muslim society, she started her Qur’anic school education (Makarantar Allo) at an early age.<sup>22</sup>

At the age of thirteen Murjanatu’s father gave her hand in marriage to Mallam Ibrahim, the union lasted for years without a child and she got divorced. She started working with the Native Authority (N.A.) in 1950 as a Sanitation Officer. In 1951, she joined the Adult Education Programme to acquire Western education and afterwards, she was transferred to Tudun Yanshanu Welfare Clinic Katsina as a Matron taking care of children in the Children Health Unit.<sup>23</sup>

In 1952 while working as a matron, at Tudun Yanshanu Welfare Clinic, a Senior Health Colonial Officer from Kano City Hospital visited the Clinic and came across a very tiny newborn baby. The visiting Health Officer asked questions about the newborn baby. Murjanatu, in English Language using the literacy she acquired, answered that “he is a prematurely born baby”. The Health Officer was very surprised with Murjanatu’s response. Shortly afterwards, she was chosen to attend a Midwifery Training Programme at Kano City Hospital<sup>24</sup> between 1952 – 1953. At the end of the training, she was posted to Kankiya, and later to Malumfashi and Funtua as Midwifery Attendant between 1954 – 1956.<sup>25</sup>

In 1956, she was posted to Kano City General Hospital where she served for three years as Midwife Attendant. She was later posted to General Hospital Katsina as a Midwife Attendant and Children's Health Care Officer.<sup>26</sup> Back in Katsina, she re-married Alhaji Sanda Kaita and moved with him to Kaduna with the permission of the then emir of Katsina Sir Usman Nagogo, because she was employed under the Native Authority (N.A.).<sup>27</sup>

In Kaduna, with the help of her husband, she joined the services of the Radio Broadcasting Corporation of Northern Nigeria (RBCONN) as an Assistant Presenter of the women and children programme between 1962-1965. While working with the Corporation, She participated in a writing competition, organized by Radio DeutscheWelle Germany (Muryar Jama’ar Jamus) in 1965 and won the first position. Radio DeutscheWelle Germany (*Muryar Jama’ar Jamus*) employed her



and worked for six years, attending a one-year course at BBC London during the period. She left Germany in 1972 and resumed work at Radio Broadcasting Corporation of Northern Nigeria Kaduna.<sup>28</sup>

In 1976 when General Murtala Muhammad introduced the local government reforms. Dutsin-ma local government was among the newly created local government Areas.

Hajiya Murja was appointed as Supervisory Councilor, Finance, Administration, Information, Planning Trade Cooperation, and Community Development in the Local Government from 1976 – 1979.<sup>29</sup>

In 1979, Hajiya Murja joined politics under the National Party of Nigeria (NPN), contested and won the Kaduna State House of Assembly seat representing Katsina Local Government. She became the first female member in the House representing Katsina. That is where she earned the name “Murjanatu Katsina”.<sup>30</sup>

Hajiya Murja earned capital from her working career, as a Matron, Assistant Presenter, supervisory Councilor, and member Kaduna State House of Assembly representing Katsina. She became very wealthy through her working career, owning several houses in Kaduna, Katsina, Dutsin-Ma and Tashar Bara’u (a village near Dutsin-Ma) where she owns three farmlands.<sup>31</sup>

At the end of her tenure in the Second Republic (1983), Hajiya Murja ventured into farming. She started cultivating maize, millet, sorghum and beans becoming an active farmer with a very high output. She acquired two tractors and employed several men and women labourers in her farmland she employed about 2000 people both male and female in her three farmlands and paid each labourer about thirty to forty Naira for four hours of work per day and provided lunch for them. During each farming season, she moved to the farm from Kaduna and stayed there to monitor the farming activities. After the harvest, she stored the farm products and sold the whole preparatory to the next farm season<sup>32</sup>.

According to Alhaji Ali Rawayau, a nephew to Hajiya Murja, the Commissioner of Agriculture in the old Kaduna State paid an official visit to Hajiya Murja’s farm in 1984 and expressed happiness with her success as a woman farmer. She received an award for the best female farmer in Katsina in 1984.<sup>33</sup>

In 1986, the Association of Nursing Organization Patron for Mothers presented a Certificate of Excellence to Hajiya Murja. In the same year, she received an Award of Excellence from National Council for Women Societies.<sup>34</sup> In 2002, she received

a National Honors from President Olusegun Obasanjo as a Member of the Order of the Niger (MON).<sup>35</sup>

Hajiya Murja never had a child but has fostered children of her brother. She died in April 2021 .<sup>36</sup>

### **Hajiya Maryam Sule ‘Maman Asiya Fashion Designer’ (1961-2007)**

Hajiya Maryam Sule popularly known as Maman Asiya was of Igala origin from both her parents. Her parents were indigenes of Ejule Village of Ofu Local Government Area of Kogi State, where Maryam was born in 1961 to the family of Mallam Yunusa Akon and Malama Aishatu. She was enrolled into a Qur’anic school at her younger age. Her father, Malam Yunusa, was a civil servant who relocated to Kaduna in 1965, where Maryam attended her primary school from 1967 to 1973. She attended Government Girls Secondary School (G.G.S.S). Kawo, Kaduna, from 1974 to 1979. After completing secondary education, she attended Social Development Training Center for a few months in Kaduna and got married in 1980.<sup>37</sup>

At the age of nineteen Maryam got married to Mallam Sule, an indigene of Kaduna, who was also a Civil Servant, After the wedding, Maryam continued her training at the Social Development Training Center. She learnt sewing and embroidery using modern machines.<sup>38</sup>

With the creation of Katsina State in 1987 her husband was transferred to the Katsina State Ministry of Agriculture and Natural Resources. In the same year Maryam Sule gave birth to her first and only child, Asiya, at Sh’iskawa Quarters in Katsina Metropolis, Maryam Sule therefore came to be known as “Maman Asiya” by her neighbours.<sup>39</sup>

Maryam Sule acquired her capital through group savings (Adashe). She used her savings, and assistance from her husband to buy a sewing machine (keken dinki). She started a tailoring business at Sha’iskawa quarters based on the experience she acquired at the Training Centre Kaduna, and within a short period, she became a professional tailor. She started as an indoor tailor, her customers were mostly her neighbours and women around the area she lived, Sha’iskawa quarters. When her customers increased, she sought her husband’s consent to rent a shop nearby. She hired a shop very close to her house and employed two ladies to help her in the tailoring.<sup>40</sup>

The tailoring business of Maryam Sule progressed over the years. She became a well-known tailor in the Katsina metropolis. She advertised her sewing styles by

hanging dresses, including embroidery in and outside her shop. Within a few years, Maryam Sule became financially capable of purchasing a house, with two shops attached at Sha'iskawa quarters.<sup>41</sup>

Her family relocated to the new house and she established a Sewing Center popularly known as "Maman Asiya Fashion Design Center". She brought three of her sisters from Kogi State to help her run the shop. Maryam became fully engaged in her sewing business, she trained her sisters how to sew different dress styles and she opened another shop which served as an apprenticeship shop which she named "Mamman Asiya Tailoring Training Centre ". She purchased four sewing machines and two embroidery machines for training the student tailors. Her sisters served as the tutors for a nine-month course, three hours daily from Monday to Friday.<sup>42</sup>

The trainees pay fees from the beginning of three Hundred Naira, and later Five Hundred Naira monthly. Many women in the Katsina metropolis graduated from Maman Asiya Tailoring Training Center Sha'iskawa, between 1989-2007, Maman Asiya trained more than fourteen thousand women in the tailoring business in Katsina Metropolis, most of whom were married women, divorcees, widows and non-married young girls. After finishing secondary school, before furthering their education and some before getting married.<sup>43</sup> According to one of her former students Badiya who is also a well-known tailor at Kofar Marusa:

I learnt tailoring business from Maman Asiya Tailoring Training Center Sha'iskawa between 1993 and 1994, which is nine-month duration, after completing the training I worked at Maman Asiya Fashion Design Centre for one year. In 1995 I became an independent tailor, and sewing become my career up to now.<sup>44</sup>

Also in an interview with two former students of Maman Asiya, who are also professional tailors in Rafindadi Quarters, Aisha Sale and Safiya Abu, who happened to be neighbours with each other. According to them

They learnt tailoring business at Maman Asiya Tailoring Centre Sha'iskawa Quarters Katsina from 1996-1997. They spent nine months tailoring training course in that centre, at the beginning of their training they were asked to bring empty bags of cement, scissors, threads and needles, she trained each of them how to cut the empty paper in different simple women's dresses styles, they did that for six weeks before they proceed to the next stage of cutting old bedsheets to different simple dresses styles for stitching with thread and needle. That also lasted for another six weeks.

Then proceed to the next stage on how to apply the use of the sewing, machine together with its accessories, that again was for another six weeks. After that they were allowed to cut real materials in different dress styles and sew them with the machine under her close supervision. Later they were allowed to cut and sew the materials themselves. They graduated after nine months of training as qualified tailors that can sew any type of women's dress styles. They worked in Maman Asiya Fashion Design Center for 6 months and also helped in training student tailors, they concluded by thanking the Almighty Allah, they were both presently professional tailors in Rafindadi Quarters. They both performed Hajj with the profits of their tailoring business.<sup>45</sup>

Maman Asiya Fashion Design Center expanded with about fifteen (15) women working and additional sewing machines. Between 1990–2007 Maman Asiya became a prominent female tailor in Katsina metropolis, because of her dedication, experience and commitment to her business. She had large customers in the Katsina metropolis and outside Katsina like Jibia, Daura, Dutsin-ma etc. Before Sallah festivities especially Eid el Fitr she travelled to Kaduna, Abuja and Lagos for the latest women's dress styles and designs, which she advertised in Katsina State Television (KTTV) and Nigerian Television Authority Katsina branch (NTA) Katsina. She used to fix a closing date for the collection of customers' materials for sewing during Sallah occasions, so as not to disappoint her customers.<sup>46</sup>

During Ramadan, she and her workers rarely sleep due to the volume of work and commitment towards customers. Among her customers include wealthy women, civil servants, wealthy individual wives, and middle and common people. Maman Asiya paid her workers salary at the end of every month, and she provided lunch to her workers every day from her house. On Eid el fitr occasion she sews clothes for her workers (Dinkin Sallah).<sup>47</sup>

Her only daughter Asiya was trained in tailoring business from her early age. By the time she graduated from secondary school in 2005, she was also an expert tailor. She sew a variety of dress styles. She helped her mother in her tailoring business. Maryam Sule, with her tailoring business, purchased a bus for transportation business; she performed Hajj twice with her husband.<sup>48</sup>

Hajiya Maryam Sule (Mamman Asiya) died in 2007 in a ghastly car accident along Zaria–Kaduna road. She was survived by her only daughter Asiya, who together with her husband relocated to Kaduna. Of the three cousins living with Mamam

Asiya in Katsina, one got married in Katsina Amina Ibrahim while the other two returned to Kogi State.<sup>49</sup>

After the death of Hajiya Maryam Sule (Maman Asiya), her sister Amina Ibrahim who got married in Katsina tried to maintain the tailoring centre with the assistance of late Hajiya Maryam's daughter Asiya, who got married in Kaduna. Asiya assisted financially in order to sustain the tailoring business but things had already changed. The employees in the shop left leaving only Amina and 2 others. Customers had also deserted the shop. Later Asiya and Amina decided and rent out the shop on rent and it was converted into a provision store. Amina still practicing indoor tailoring in Katsina at Kofar kaura.<sup>50</sup>

### **Hajiya Asibi Mai alkubus, Yantaba Quarters 'Caterer' (1934-Date)**

Hajiya Safiya popularly known as Asibi Mai Alkubus was born in Katsina in 1934 to the families of Malam Sani and Malama Fatima at Kofar Yandaka ward. She started her Qur'anic education at the age of three years and completed memorization of the Qur'an by the age of thirteen. Asibi was the first child of a family of three<sup>51</sup>.

### **The Marriage of Asibi**

At the age of fourteen, Asibi got married to Malam Muhammadu of Yantaba Ward whose father, Malam Sani was a reputable scholar at Yantaba Quarters. Malam Muhammadu was also a scholar as well as a trader of grains. His marriage to Asibi was blessed with two children, Aisha (Indo) and Aliyu. Asibi became an expert in the preparation of food, especially Alkubus(a local delicacy prepared from wheat flour and usually eaten with vegetable soup). Many years after she got married, she was encouraged by compliments and remarks she received from neighbours, family members and friends on how well she prepared Alkubus to expand the trade. She has trained several women on how to prepare Alkubus.<sup>52</sup>

Hajiya Asibi invested a small percentage of the funds provided by her husband for housekeeping and personal use. She started the business of selling small packs of products such as detergents, salt and sugar which her two children Indo and Ali hawk around Yantaba Quarters after Qur'anic lessons in the morning. Her neighbours also send their children to Asibi's house to purchase everyday need of household items. Asibi formed her Alkubus business capital through personal savings which became consolidated through (Adashe).<sup>53</sup>

Hajiya Asibi ventured into the Alkubus business about fourteen years after she got married. She was motivated by compliments and advice she received from neighbours, family

members and friends on how well she prepared Alkubus. She consulted her husband who accepted the idea, and she immediately began making Alkubus. Due to high demand, she increased the quantity of wheat flour from one measure when she started to about 20 measures and with time more measures per day.<sup>54</sup>

At the age of forty three, she lost her husband. Therefore she dedicated her time to her business transitioning from an indoor business to a local big restaurant<sup>55</sup>. Before the death of her husband, her only daughter Aisha (Indo) was married in Dankama town, while the male child, Ali took over his father's business and became a grain seller. Her business progressed from indoor business to a local restaurant, her house entrance (zaure) including the front house compound served as her restaurant.<sup>56</sup>

Hajiya Asibi fostered several of her grandchildren both male and female. According to her grandson Kabiru, who grew up with her ever since he was young, his grandmother has been selling Alkubus and the business has been progressing. She had many customers within the Katsina metropolis and even outside Katsina often making orders for occasions and festivals. She employed more than twenty people both male and female to help in preparation and sales, cleaning, serving and so on<sup>57</sup>. She paid her workers salaries, the minimum of three thousand naira and a maximum of four thousand Naira monthly.<sup>58</sup>

When I asked Hajiya Asibi about the secret behind the success of her business, she said it was just a gift from almighty Allah for her expertise in preparing Alkubus and his blessings on the business. She prepared two different delicious soups (Miyar Ja and miyar taushe ) with chicken or guinea fowl meat<sup>59</sup>.

Hajiya Bilki, a granddaughter of Hajiya Asibi who grew up in Hajiya Asibi's care is now fully involved in the Alkubus business. Although she acquired Western education up to the secondary school level, that did not hinder her from learning and participating in Alkubus preparation and sales. Even after she got married she continued participating in the business because her matrimonial home was very close to her grandmother's house and her husband allowed her to continue participating.<sup>60</sup>

Hajiya Asibi's grandson Kabiru who at the time of writing this paper was the manager of the business, was married with three children (3). Though he was educated up to a diploma level and is a civil servant, he still participated very

actively in his grandmother's business as he now supervises the business. He improved and modernized the business and supplied a number of restaurants within the Katsina metropolis with Alkubus daily. They presently have about twenty employees on their payroll, mostly females who feed and take away food from their kitchen.<sup>61</sup>

Hajiya Asibi has been selling Alkubus for about forty five years. She became very prominent within the Katsina metropolis. She owns three (3) houses, visited Mecca for Hajj (pilgrimage) more than ten (10) times, occasionally with her two children. All her grandchildren that she brought up have been to hajj. She also sponsored many of her family members and some of her workers to Hajj, and everything she had was a result of the Alkubus business. She has many dependents who rely on her for a living and she happily catered for them. Now that she has technically resigned from active participation, in the business, her grandson who took over is gradually modernizing the business. She now looks after her grandchildren and enjoys her old age<sup>62</sup>. Hajiya Asibi is still alive.

### **The Contribution of Selected Women Entrepreneurs Studied to the Economic Development of Katsina**

The Selected women contributed to the economic development of Katsina through; Employment creation, poverty alleviation, wealth creation, rising standard of living and skills acquisition.

#### **Employment Creation:**

The women entrepreneurs discussed created new jobs for themselves and others and also provided society with different solutions to unemployment, business organization and business problems. They were essential to economic development, they were self-employed and created new businesses, and stimulated the local economy in many ways. Their new businesses created jobs that were not there before, which reduced the unemployment rate.<sup>63</sup>

According to Schumpeter (1954), the process of entrepreneurship activity reduces the unemployment situation in the economy. His view termed the "Schumpeter Effect" submits that

Unemployment is negatively related to new firm start-ups, that is, as new businesses are established employment of resources is stimulated and unemployment reduces substantially. In the same vein, he noted that high unemployment in the society is associated with a low degree of entrepreneurial activities, that is, where the propensity to set up

enterprises is low; the rate of unemployment would be very high. A low rate of entrepreneurship culture and skills in any society may be a consequence of the low economic growth, which also reflects higher levels of employment.<sup>64</sup>

The selected women entrepreneurs in the Katsina metropolis in the 20<sup>th</sup> century contributed to generating income through employment creation which supports their households and improves family welfare.<sup>65</sup> Producing new goods and services also helps stimulate the flow of money. Smaller businesses circulated wealth much better than larger corporations.<sup>66</sup> By creating employment the women entrepreneurs, improved the living standard of the community with locally sourced options that offer lower prices, helped form a sense of community due to the localization of the product and encouraged people to seek out new types of businesses and work on their own.<sup>67</sup>

### **Poverty Alleviation:**

Poverty is one of the major threats to the socio-economic development of any nation. The establishment of women's entrepreneurship in Katsina metropolis contributed immensely towards poverty alleviation by empowering women and providing them with a means of livelihood. These Women entrepreneurs supported themselves and their families through the income they received from their entrepreneurial activities which helped in reducing or alleviating poverty. Poverty is a condition of living that is characterized by a lack of the basic necessities of life.<sup>68</sup> Poverty according to Obadan (1997) "is the inability of an individual or a family to command sufficient resources to satisfy basic needs."<sup>68</sup>

These selected women entrepreneurs played important economic roles in addressing poverty by increasing female participation in the labour force such as tailoring, catering, Farming, Knitting etc. The selected women entrepreneurs were able to contribute effectively to economic growth and income generation since having a source of income elevated their financial and social status.<sup>69</sup> According to Poverty activist, Paul Polak in his book 'Out of Poverty' "National economic growth will end poverty, and that business operating will end poverty."<sup>70</sup> Women entrepreneurship therefore is a great poverty eradication measure.

### **Wealth Creation**

Entrepreneurship enables individuals to use their potential innovations and energies to create wealth through the creation of goods and services. Creation of wealth through entrepreneurship it's about translating a good idea into a commercial



triumph and employment creation<sup>71</sup> Wealth creation and social vitality are the economic goals of entrepreneurs. Women entrepreneurs in Katsina metropolis combined their efforts to form a strong base in the metropolis and channelled the same towards economic development. Teamwork, networking and management competence have been recommended as good promotional strategies that pull resources together towards best business practices, contacts and references. Business networks helped women entrepreneurs identify and secure partners for transactions.<sup>72</sup> Wealth if created will definitely reduce the incidence of poverty by empowering the citizens and increasing their access to basic necessities of life<sup>73</sup>

### **Raising Standard of Living**

Entrepreneurship through job creation, poverty alleviation and wealth creation raises the standard of living of the people.<sup>74</sup> Raising the standard of living in society is to improve the level of wealth, comfort, material goods and necessities available to a certain socio-economic class or a certain geographic area. The standard of living includes factors such as income, gross domestic product, economic growth, economic and political stability, environmental quality, climate and safety etc. Raising the standard of living is related to improving the quality of life. These selected women entrepreneurs in Katsina since 1987 contributed immensely towards improving the standard of living of their families and the whole communities; they also offer women the possibilities of effectively managing their dual role as career women and as mothers.<sup>75</sup>

### **Conclusion**

Women's entrepreneurship plays an important role in the economic development of Katsina. Before the 20<sup>th</sup>-century women's entrepreneurship was generally an indoor business, that is women conducted their business activities within the confines of their houses because Muslim Hausa tradition restricts male/female interaction. Women engaged in various types of entrepreneurship activities such as the preparation of snacks like bean cake, fan cake, and fried groundnut and handcrafts like embroidery of men's caps, yarn making, plaiting of hair, groundnut oil, weaving etc. The popular economic activity which was mostly carried out by widowed women and women who were living independently on their own was the preparation of food for sale. Few married women also engaged in this business. Hajiya Maituwon Garwa was an example of a widowed caterer, Hajiya Asibi also is an example of a married woman who later widowed caterer. Women entrepreneurship in Katsina metropolis by the middle of the twentieth century witnessed changes due to the development of Western education and the

introduction of government programmes such as Adult Western Education. Hajiya Murjanatu Katsina was an example of women who benefited from such a programme while Hajiya Maryam Sule was an example of women who benefited also from the Government Intervention Program towards the development of women's entrepreneurship. She attended the Social Development Training Centre where she learnt tailoring and embroidery using modern machines, she became prominent in that field and established a tailoring training centre. The contribution of these selected women entrepreneurs in Katsina need not be over-emphasized. It is evident that women's entrepreneurship contributed towards Katsina's social and economic growth by providing employment opportunities, poverty alleviation, and wealth creation, as well as raising the standard of living of the people in Katsina state. To cap it all, women entrepreneurs contributed towards the economic development of Katsina since 1987 had improve skill acquisition and increased the level of productivity. A society is prosperous to the degree to which it rewards and encourages entrepreneurial activity because it is the entrepreneurs and their activities that are the critical determinants of the level of success, prosperity, growth, and opportunity in any economy.

### Endnotes

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