

Entrepreneurs at Home: Secluded Muslim Women and Hidden Economic Activities in Northern Nigeria

YAKUBU ZAKARIA

University of Uppsala, Sweden

ABSTRACT

Muslim women are frequently perceived as oppressed and subjugated people with marginal, or even counterproductive, economic role in the society. The paper argues that the Muslim Hausa women in Northern Nigeria, through hidden economic activities in their households, can bypass the open market and contribute significantly to the economic progress of the society. The paper also argues on the basis of the comparison between Muslim and non-Muslim women that Islam does not inhibit economic activities of Muslim Hausa women. Differences between Muslim and non-Muslim women were found. While strictly secluded Muslim women were hardly found in factories, they contributed to the economy by involving themselves in the hidden informal economic sector. (Ed.)

Keywords: Nigeria, Muslim women, informal economy

INTRODUCTION

For many years there has been polarisation of research foci on the role of Muslim women in economic activity. The question about whether women have an economic role in a Muslim society has been a subject of intense debate among Islamic and none-Islamic scholars alike. This article examines the economic activities of secluded Muslim women in northern Nigeria. The paper provides an outline of the role of Hausa women in a northern Nigerian economy. The analysis deployed in the text dwells on the historical and cultural dimensions of women's economic activities in Hausa society. Female economic activities matter because they provide an understanding of business behaviour in a developing society. A discourse on the relative absence of women from the 'open economy' is relevant in providing an in-depth understanding regarding the economic rationality of Muslim and especially Hausa business groups in northern Nigeria. It may suffice to mention that academic discourses featuring women are at best controversial and inconclusive.

Both universal theories of female subordination and also class and biological analyses have been regarded over the years as inadequate. In the labour market the traditional preference for males in task-related activities is often attributed to the evidence of biological and physiological differences between males and females (Tiger 1969). Nevertheless, Callaway (1987: 22) counterpoises this

view by arguing that behaviour towards women is not inspired by biological but by cultural considerations. She observes that although "biology constrains, it does not unambiguously determine behaviour" (ibid.).¹ A vast amount of the literature of Muslim women in *purdah* and veils paints pervasive pictures of oppression, subjugation and retardation. Muslim women are frequently perceived as objects of pity often holding marginal and counterproductive statuses in their societies. The role of Muslim Hausa women reinforces the idea of gender asymmetry (Coles 1991). Hill's (1982: 84) study of rural Hausa women in northern Nigeria describes female seclusion as a "terrible restriction of human liberty". In contrast, Callaway (1987: 21) is of the view that female subordination is not unique to northern Nigeria but is universal to all cultures. Barkow (1972) perceives this practice especially in northern Nigeria as "permitting women to acquire individual wealth" while increasing the male burden. That women make up nearly half the population of Hausa society is hardly controversial. It may therefore seem to some observers that their relatively low participation in the formal or open market economy may lead to the stagnation and decay of society. In contrast, this paper argues that Muslim Hausa women, through hidden economic activities in their households, can bypass the open market and contribute significantly to the economic progress of their society.

"Misconceptions about the role of women in the Islamic society can only be extirpated by differentiating between the teachings of Islam as a religion and a way of life, and local customs and traditions which are often conceived as part of it" (AlMunajjed 1997: 31-32). The preponderance of evidence in northern Nigeria and from Hausa cultural practices does not show that assertions about female subjugation are valid. Women, from the Islamic point of view, are considered equal to men in legal, political, economic and social life. This implies that despite the obvious biological differences both men and women are spiritually equal in Islam.

Literature on gender roles before the advent of Islam in Hausaland is difficult to obtain. Empirical analyses of the role of women's activities in Hausaland are either weak or scanty. In all probability, more than half the history of Hausaland may have been lost before the encounter with the outside world of Islam and Europeans. Most of the accounts on the role of women before the adoption and spread of Islam are from oral and archaeological sources. Consequently, an analysis of the roles of Hausa women before Islam is a complex exercise. Such an exercise is, however, worth pursuing because it provides clues to the role of women and Hausa business rationality.

¹ For further reading on biological views and the universal subordination of women, see the works of Epstein (1971). The options and limits in women's professional carriers are exhaustively discussed in his study.

The most vivid accounts of high-ranking Hausa women are documented in the *Kano Chronicle* and the *Infaq al-maisur* of Sultan Bello.² From these sources it is now known that many great women in Hausaland, such as the queens of Daura-Daurama and queen Amina of Zazzau held positions of leadership and played significant roles in patriarchal societies for many years. Historical accounts also provide evidence about the role of women in the Borno and Nupe kingdoms. What is probably factual is that, before the advent of Islam, women in Hausaland were not secluded. Rather, they held political and leadership positions.

1. A BACKGROUND TO FEMALE SECLUSION

The socio-economic and political roles of women have passed through changes in three different historical epochs. The first was the role of women in the pre-Islamic or *jahiliyya* period. The pre-Islamic era refers to early Hausa history up to 1500 A. D. (Paden 1973: 45). The second concerns women during the early years of Islamisation, and the third women after the reformist jihad. In the pre-Islamic era female seclusion was totally absent. The *jahiliyya* was characterized by a strong permissiveness granting the free mixing of both sexes in society.

During the early years of Islamisation relaxed forms of seclusion practices were introduced in the local communities. Seclusion or *kulle* during this period was weak and largely confined to a few Muslim clerics or *malams* and the ruling classes. Male or spouse supervision of female compliance to seclusion rules was weak and in some cases absent. Part of the motivation for the Islamic jihad in Hausaland was to eradicate syncretic practices, including the free mixing of the sexes in the social milieu. Strict enforcement of seclusion rules by Muslim females came during the eighteenth-century jihad led the Islamic scholar and reformer Sheikh Usman Dan Fodio. The jihad marked profound changes in the social, political and cultural conditions of Muslim Hausa women. A number of scholars, including Barth (1965); Hiskett (1973, 1984); Smith (1983); Boyd and Murray (1985), have in their various studies described the economic activities of women in the open market which were challenged by Sokoto Jihad.

² The *Kano Chronicle* and the *Infaq al Maisur*, are authoritative documents of Hausa history. The authorship and source of the *Kano Chronicle* is rather controversial. Earlier versions of the *Chronicle*, which were written in original and fluent Arabic, contrast sharply with those that followed later in *ajami*. Smith (1983) suggests that the small communities of Ghadames Arab who first settled in Kano between AD 1452-1463 perhaps wrote the earlier versions, while the *ajami* versions could be traced to Nigerian authors. In contrast to Smith, Hiskett (1957) who traces the source of three Arabic versions of the *Chronicle* to a single Kano author, holds a contrary view. Despite the series of anachronisms and discrepancies in the dates found in these documents, they perhaps still remain the most authentic sources of Kano history.

The practice of *purdah* or keeping women in seclusion in northern Nigeria is coterminous with the introduction of Islam. Today, Hausaland is one major area in the whole of Africa where the seclusion of adult females is strictly practised as a cultural norm. In particular, the emirates of northern Nigeria are at the forefront of enforcing the strict compliance with *purdah* in contrast to most Islamic societies in Africa, including the Arab north. There are, however, variations on the nature of strictness to this practice between rural and urban areas. In the rural areas the homogeneous nature of the society and the demands imposed by the agricultural sector often makes the practice weak. In the cities, however, seclusion is encouraged by the relative affluence of urban dwellers, their economic independence, and the heterogeneous mixture of the society.

This significant socio-cultural transformation in the lives of Muslim women in northern Nigeria did not come without some initial resistance among the indigenous people. The enforcement of restrictions on women often created friction between Fulani evangelists and Hausa society (Hiskett 1973). The practice of *Purdah* was resisted at the beginning in part, largely as a result of a variety of misinterpretations. The practice of *purdah* was viewed as a Fulani imposition and an exhibition of cultural dominance. Acceptance of seclusion rules by Hausa women was initially made difficult through the economic activities of the pastoral rural Fulani which violated *purdah* or *Kulle* norms. Locally, it was widely feared that strict adherence to the practice of *purdah* would create a social gap and reduce the economic contributions made by Hausa women to the households.

The evidence from parts of northern Nigeria shows that seclusion does not imply that in Islam women are inferior to men. Thus, the Islamic injunction that "Paradise lies at the feet of mothers" underscores the importance of women to society. In Islam both sexes are equal before God. Islamic prohibition of the free mixing of adult females with non-family members of the opposite sex is thus aimed at creating a pure society while preventing the evil or negative consequences of such mixture. Thus, the notion of a pure or chaste society in Islam begins with the family. Maintenance of the purity of the family and social life according to Islamic norms can only be enhanced through the regulation of free interaction between the sexes.

The social impact of the seclusion of women in Hausaland is obvious. With the seclusion of adult women in Hausa society, intrusion into privacy, unwanted pregnancies among adult females and other social vices have been reduced to the barest minimum. For the Muslim Hausa woman the keeping of the rules of *purdah* and wearing the veil have become symbols of Islamic identity, a sign of protection and respect rather than of oppression. In Hausa society female seclusion and the wearing of the veil are proofs of the acceptance and practice of Islamic norms and values. Often, they are distinguishing symbols between the Muslim and non-Muslim women. Over the years the veil has become functional in creating a religious identity, linking the Islamic community together into a cohesive unit (Powell 1982: 145 and Almunajjed 1997). In many Islamic

societies the veil is considered a shield against the 'adulterous eye'. The veil is, therefore, an external precautionary safeguard for adult Muslim women.

In predominantly Muslim societies the veil symbolizes the virtues of conduct. Today many Muslim Hausa women wear veils and keep purdah rules out of conviction rather than compulsion. Hausa women balance both Islamic and cultural expectations with choice, and are therefore not pawns in a patriarchal Muslim society, as they are often seen by outsiders. Sherif (1987: 153) asserts that a woman's veil is necessary because it reduces "sexual tension in public places, frees her from the competition of being sexually appealing, negates her image as a sex object and attenuates differences in wealth and/or physical attractiveness". Veiling is seen as playing a functional role for the community in the maintenance of social distance between men and women as well as in the prevention of the disintegration of the family (Al Munajjed (1997: 55).

The Qur-an enjoins compliance according to the norms of religious modesty. Muslim females are commanded to cover their bodies completely, with the exception of the face and the palms. Religious garments are instruments of modesty which also hide the body (Boudhiba 1982: 49-50). In Islam decent dress forms an important part of piety and good manners.³ Differing interpretations exist concerning the seclusion and movement of adult Muslim women. Writing about seclusion in Hausaland and the fundamental changes it has brought to the productive roles of women, Barkow (1972) made the following observations:

Islamisation provided Hausa women with an opportunity to forsake labouring in the fields and to develop craft skills. Men encouraged or at least accepted wife seclusion because it increased individual prestige and was associated with piety. This increased the men's burden and permitted women to acquire individual wealth. Since much of their activity involves the preparation of cooked foods, an economy based on a high degree of labour specialization arose (Barkow 1972: 327).

In discussing gender issues in Hausaland, it will be necessary to exercise caution on over-generalisations. This is in view of the significant differences between urban and rural women. Even in urban centres, the differences in the socio-economic life patterns of the aristocratic, merchant, educated and non-educated urban proletariat populations in the commercial and industrial sectors and working-class women is great. The observance of seclusion rules coincides with class and educational distinction. Educated urban women in northern Nigeria today can be found in public positions such as commissioners, leading newspaper editors, medical doctors, nurses managers of banks, and factories.

³ A study of Arabian women by AlMunajjed (1997: 47) provides an evocative illustration of the economic roles of females in the Islamic society.

Poor urban women live in conditions under which seclusion is difficult to maintain, they share compounds with unrelated families and find mobility necessary to achieve an income-earning subsistence (Schildkrout 1983). Sharing a compound with unrelated family members is often the reason migrant Hausa women in African cities find it difficult to maintain seclusion rules. Conversely, migrant Hausa women are as active as their female counterparts in the open market retail trade in these areas. In parts of Nigeria and the rest of the African continent market women control retailing activity (Simms 1981: 141-168). Usually, the acquisition of outside norms during contact with non-Islamic cultures is another factor which paves the way to non-adherence to seclusion rules.

In rural areas, where women are more directly involved in subsistence agriculture on family farms, seclusion is minimal. Most rural women seek jobs as paid farm labourers in harvesting or threshing harvested crops. Coles and Mack (1991: 8), in their study of Muslim Hausa women, have found that in rural areas only religious teachers, wealthy farmers and merchants can afford to and in fact do seclude their wives. Among educated women in the urban centres seclusion rules are sometimes not strictly adhered to because of the obligations placed on women by job requirements in the formal sector.

In northern Nigeria and especially Hausaland, female seclusion has become a standard assessment for male economic success and independence. Seclusion implies that a man is sufficiently wealthy enough and able to meet his family and his wife's needs without her going out (Coles and Mack 1991: 8). Conversely, free spousal movement does not imply a violation of religious cultural norms, since they also often reflect male economic failure. Suffice it to note that divorced women or *bazawarai* may live in their family compound and engage in economic activities. Despite that fact educated Hausa women may find employment in public places, relatively few of them work in the industrial sector.

Some of the reasons for the low participation of Hausa women in the industrial sector include cultural, religious and logistic factors. The indigenisation policies of the state governments in the early 1970s did not make adequate logistic provisions consonant with Islamic practices to enable female participation in industrial labour. Part of this is the absence of separate facilities and congenial working environments for adult and married Muslim women. Owing to the lack of separate facilities in working places in Kano and parts of northern Nigeria, it thus seem that female participation in the formal economy will continue to be low.

2. FEMALE INDUSTRIAL LABOUR IN NORTHERN NIGERIA

A common characteristic of business firms in patriarchal societies is the overwhelming disposition towards male employment. The definition of gender

roles becomes more rigid in masculine than in feminine societies (Hofstede 1980). In masculine or patriarchal societies the lines tend to be sharper and more clearly defined about roles and how they should be conducted. Gender-related issues have implications for employee industrial relations in firms dealing with the two sexes (ibid.). Highly masculine societies in the world today include Austria and Japan, whereas Sweden is generally regarded as a feminist society.

The Hausa society of Kano is patriarchal with strong paternalistic tendencies, in which men who are the guardians of the family provide both economic and social security to their womenfolk. Practical Islamic taxonomies and Hausa cultural ethics require that men, and not women, should work to feed or provide sustenance for the family. The role of Hausa women in the formal industrial sector is quite minimal. This, however, does not imply that secluded women who operate outside the formal economy do make contributions to the general economy. To a larger extent they do.

Socialization into gender roles among the Hausa often begins at the tender age of three to four years. The societal understanding of the role of women in the economy is derived from cultural and religious teachings⁴. Sometimes, adequately protected women do not seek employment in the 'open economy', because female employment in a factory, for instance, could be regarded as an anomaly. The cultural and religious requirements of feminine modesty make jobs which involve tremendous physical rigours and frequent interaction with non-family male counterparts unsuitable for women. Islamic and Hausa traditional conceptions of exemplary womanhood include humbleness, taciturnity, and submissiveness. Conversely, keen competition, aggressiveness, and close competition with males under factory working conditions are regarded as robbing a woman of such qualities.

The evidence from a study of a Chinese factory based in the commercial city of Kano, northern Nigeria, revealed that the most outspoken female employees, who mixed freely with their male counterparts on the shop-floor, were treated ambivalently and regarded as wayward, or *karuwai*.⁵ The managerial recruitment of female applicants was perceived by male workers as amoral. Muslim male employers in Kano are usually cautious and reluctant when recruiting female employees because of the cultural and religious implications of such actions.

The discrepancy between female and male employment in factories is not peculiar to Kano but is a general trend in Nigeria and other developing societies. Fapohunda's (1976) study of urban women's labour force participation in Nigeria shows that there are substantial variations in labour force participation

⁴ On the protection of the rights and maintenance of women, see the Qur-an (Sura iv:19 and 34).

⁵ For further reading on male attitudes towards female factory workers in northern Nigeria see for instance, Zakaria (1997 and 1999).

between males and females across the country. The figures show a significantly higher male participation than that of females in the formal economy.⁶ Furthermore, a report by Okonjo (1980) on extension workers in the agricultural sector of the Bendel State of Nigeria showed that women in agricultural jobs were marginalised. Thus, the low participation of females in the formal urban economy is not only restricted to the predominantly Islamised parts of northern Nigeria. It may suffice, however, to mention that women's labour participation in the formal economy is higher in the Christian-dominated south than in the north. Women's dual role at home and in the work-place sometimes limits their capacity to compete favourably with their male counterparts. Unlike their male counterparts, women are often less suited for transfers to new destinations because of their traditional roles as mothers and custodians of the home.

In recent years there has been a bifurcation of the Nigerian labour market along gender lines. This scenario that has created misleading notions and bipolar identities of 'productive males' and 'non-productive females'. Employers of labour, in particular, are less willing to allow women to take maternity leave while continuing to pay their salaries and other maternity benefits. Because of their vulnerability to sexual harassment, the Nigerian Labour Decree of 1974 prohibits the use of female workers on night shifts, except those in the medical, paramedical, and management fields. The same decree however, gives a woman the right to leave her place of employment for maternity leave once she produces a letter from a competent registered medical practitioner confirming her pregnancy and child expectancy within six weeks. These and other legal matters binding female employment further increase the entrepreneurial and managerial preference for male employees in factories.

The general pattern of few women workers in factories became apparent during our fieldwork in Kano. Some factors responsible for this may include the low level of female education in the community and cultural definitions about the role of females in wage employment⁷. The female factory workers constituted only a small fraction, approximately eight percent, of the entire population of the labour force in the three factories. All the female employees except one came from the Chinese factory. The Chinese factory was also the only case with a female Filipino management employee. It is, however, unclear whether the Chinese management was favourably disposed towards female employees or felt compelled to hire women to perform the simple repetitive tasks for which females were supposed to be best suited.

⁶ See also Fapohunda (1983: 43) on the participation of women in the formal economy in Nigeria.

⁷ There are parts of the Islamic world today in which there is acceptance of female employees in the crucial areas of health and education. In countries such as Algeria, Malaysia and Indonesia female factory employees are separated from their male counterparts in order to eliminate mischievous interference and to enhance productivity. In Kano the majority of *ulama* see health and teaching sectors as the only ideal areas for female employment.

A cross-tabulated profile of the female workers further reveals that the majority of them, representing approximately 81 percent, were Christians and hailed from the middle-belt and southern parts of the country. The minority Muslim female factory workers, who represented 19 percent of the population, were mainly from Kanuri and Babur ethnic backgrounds. Although the oldest female in the factories was 45 years old, the majority of the female employees, representing 44 percent of the total, were between 31 and 40 years of age. This contrasts sharply with the relatively younger male workers, about 52 percent of whom were between 21 and 30 years of age. Approximately 50 percent of the female workers in the Chinese factory were married, while 43 percent were single or unmarried. A relatively small number, constituting seven percent, was divorced or had experienced life between marriages. However, like their male counterparts, the educational status of the majority of the Kano female plastic factory workers was very low, often not extending beyond the secondary, primary, or Quranic school level.

3. ISLAM AND THE ECONOMIC WOMAN

The general framework as outlined in this study suggests low female participation in the formal industrial sector of Kano. The 1998 midyear estimates of Nigeria's population showed that females constituted over 54 million of the entire 110 million people of Nigeria. What this suggests is that in a society where women make up nearly half of the population it may seem that their low or non-participation in the open economic sphere will lead to general decay and decline. In fact, the opposite is the case. An observer of the Kano economic sector over the years will notice tremendous growth especially in the commercial sector. This expansion has given a boost to female economic activities in households. Most of these economic activities are operated by female individuals.

The role of Muslim women in paid employment has aroused considerable controversy in northern Nigeria and parts of the Islamic world. That Muslim scholars and many Hausa adult males are unanimously opposed to female employment in the formal economy does not imply that they are against female productive economic activities in the households. Muslim scholars insist that the only ideal places of employment for Muslim women are in the areas of teaching, nursing and medical care, which often require some considerable amount of closeness or protection of feminine privacy. Drawing on the negative experience of women in Europe and the United States, Al-Bar argues that formal employment has created social and psychological problems related to corruption and sexual promiscuity.

Female employment in a mixed environment is generally condemned by scholars in Islamic societies. As such, female employment may be acceptable where it does not infringe on religious ethics and norms. This implies that

females should work in paid employment, and they must be doing so in conditions that are separate from their male counterparts. In Muslim countries such as Saudi Arabia, Indonesia, and Malaysia there are separate working places and banks exclusively for women. Today, however, such provisions are not available in any part of northern Nigeria.

Puritanical Islam is a combination of simplicity with strict orthodoxy. In its ideological manifestations it deals with total submission to Allah and adherence of the teachings of the Qur'an, Hadith and the *sunnah* or traditions of the Prophet. Submission to the will of God encompasses all human activity, including the economy. Thus, Islamic economic rationality is based on the simple philosophy that economic pursuits must not violate religious norms. As such, a woman maintain the religious rules, work within the confines of the home and still be very productive within society. The tremendous scholarly contributions of Aisha, the wife of the Prophet, to the Islamic literacy world were basically produced at home. Similarly, in northern Nigeria the daughters of sheikh Usman dan Fodio, Khadija and Nana Asma'u, are known to have made scholarly contributions to the religion of Islam. Muslim women have full control over their capital resources,⁸ and they are, therefore, not disadvantaged in their economic pursuits by seclusion or *kulle*.

The history of Islam shows that Khadija, the first wife of the Prophet, was a prosperous woman who operated "her own caravan business in Mecca in the seventh century" (AlMunajjed 1997: 82). Wealthy Muslim women in the early years of Islam often delegated responsibilities to males on economic matters that required extensive travels and absences from home and intimate interaction with other non-family male counterparts. In spite of this, a woman can be sole trustee of her business without the need for intermediaries. Muslim women have made tremendous contributions to their societies since time immemorial. In the early years of Islam, women accompanied Muslim armies, "nursed the wounded and prepared supplies for warrior" (AlMunajjed 1997:20; Al-Bukhari 1987).

Islamic and Hausa cultural ethics discourage idleness. Thus, "a woman in her child bearing years without a trade is an anomaly, so too an old woman without her own financial resources is an object of pity" (Coles and Mack 1991: 125). Society is not only aware of but positively encourages the productive economic activities of women in the home. Successful merchants and male consanguines often spawn the household trading activities of spouses and other female members of the family. The female quest for personal income further encourages petty trading and other craft activities in households.

Personal income is crucial to the Hausa woman for the fulfilment of her social obligations to her daughters and those under her care (Coles and Mack 1991: 124). Such social obligations include the accumulation of dowry property for young girls awaiting marriage. Dowry property consists of boxes of wedding dresses, wooden cupboards, enamelled pots and pans of different sizes, clothes,

⁸ On women's individual property rights in Islam, see the Qur'an (*Al Nisaa'*, 4, verse 32).

trunks, luxuriously decorated beds etc., which require heavy capital investment from lifetime savings. Nowadays, the challenges of urbanization, economic decadence and spiralling inflation in the general economy have increased the need for female financial independence in many homes.

4. WOMEN'S ECONOMIC ACTIVITIES OUTSIDE THE MARKET

Since men's successes are hardly complete without the contributions of women, it will be justifiable to assert that the economic prosperity of the merchant classes in northern Nigeria today would have been impossible without the support of the hidden activities of secluded women who are full-time housewives. Hence, unremunerated domestic female services are strongly interwoven with male income earning activities.

During the colonial era the production costs of agricultural export commodities in peasant economy were heavily subsidised through the payment of meagre incomes to the rural women who processed such commodities. The role of Muslim-Hausa women in agriculture, cultivation, harvesting, processing food for household and for local consumption cannot be overemphasized. In the commodity-based export economy rural women performed significant roles in pounding, threshing, cleaning, and bagging export products. Consequently, the prominence of Kano as the centre of peasant export crop would be incomplete without mention of the contributions made by women, especially in the rural areas. Such contributions are often glossed over or not properly documented by historians in patriarchal societies.

Although seclusion may influence the form and nature of women's participation, it does not cut them off from the political, economic, religious and artistic aspects of life (Coles and Mack 1991: 12). The activity of women in the economy depends on whether such an economy is shrinking or expanding (Frishman 1991). Between 1993 and 1997, the period within which this study was carried out, the northern Nigerian commercial sector has witnessed a significant structural revival. Most of the commercial centres in the region, where several tens of thousands of traders conduct their economic activities, have been transformed into modern business complexes. New commercial areas emerging in the Hausawa quarters have given rise to considerable physical improvements architecturally. The expansion of the business sector in northern Nigeria has opened up income-generating avenues for women in seclusion. The degree of economic activity among secluded women varies from community to community and household to household.

Coles's (1991) study showed that 80 per cent of Hausa women had an occupation or *sana'a*. Nearly half the women interviewed by Coles had multiple income-generating activities which included the sale of fried groundnut cakes *kuli kuli*, noodle *taliya*, spices *kayan miya*, mat *tabarma* or cap or *hula* weaving. In recent times, secluded women who engage in small-scale soap-making and

plastic bag manufacturing in areas such as Kundila often hire male workers to help them in their productive activities. In some cases, secluded Hausa women in Kano double as commuter transporters, through male intermediaries also act on their behalf as bus drivers or motor bike riders, popularly known as the *Yan acaba*. It is also significant to mention that secluded women in northern Nigeria sometimes contribute between 20-50 per cent to household subsistence.

Strategies for capital formation among female business groups include personal saving through rotating credit facilities or *adashe*, sometimes including a head of the pool, or *uwar adashe*, who is normally an older and more responsible woman in the community or household, to whom the women made their contributions. Credit facilities were disbursed at a time deemed appropriate or when a member was in critical need of money. This implies that sometimes the rotation rules may be bypassed to lend support to the most financially needy. Men and consanguines may spawn trading activities of their spouses by providing the initial capital for business. Banks often discriminate against women, with the consequence that Muslim Hausa females who seek modern banking credit facilities are few.

Secluded housewives often relieve men of the main burden of household chores by giving them enough time for their economic activities. Although the profit margins through petty household trading may be small, secluded women are sometimes able to accumulate substantial capital through shrewd spending. In urban centres, economically successful women sometimes provide cash for their spouses and embark upon the *hajj* or sponsor their spouses pilgrimage trips on the *Hajj*. Such trips increase women's social prestige. Their earnings form a substantial part of the subsistence need of the family, and they make hidden socio-economic contributions as wives, mothers and guardians of households which are often unremunerated. If the free social services of a housewife were taken away and transformed into paid services, the economic cost would be too substantial and beyond the capability of most spouses. For Glucksmann (1995: 70) "the economic bottom line" of women's contributions is "that if babies are not looked after they die; if food preparation ceased people would eventually starve."

The economic success of merchants implies that the household consumption pattern of Muslim Hausa women in Kano is relatively high. Even as consumers of goods and services in society secluded women make a direct positive impact on the economy. When considered from one angle of productivity, increasing consumption patterns and the demand for goods and services promotes high productivity in economic regimes. Conversely, productivity is minimal where consumption patterns are low. In vibrant economies, household economic demand is a key factor in promoting the production of goods and services. Urban household demands and the social and religious obligations towards the family keep the wheels of the Kano economy in motion. Through hidden activities in the informal sector, secluded women can bypass not just the formal economy but even the markets.

Seclusion does not imply that Muslim women are passive consumers or have no choice in determining the course of their development. To a large extent, they do. Like their male counterparts, most secluded Hausa women pursue their economic activities with an air of assiduity. Despite their adherence to seclusion norms, Hausa women, especially in Kano, sometimes do have international business connections. Some of their international business trips are seasonal and are conducted on Islamic pilgrimages to Mecca. This is significant because it provides simultaneous avenues for spiritual exaltation and personal economic opportunities. In more recent times, Hausa women with a substantial capital base have become actively engaged in international business with predominantly Muslim countries such as Saudi Arabia, Dubai and Egypt. A common business destination for Muslim women is Mecca. Modernization implies that an affluent Hausa woman with telephone facilities at home can transact her businesses with other women without having to move beyond the home. Economic transactions by telephone, though prevalent among urban Muslim women with aristocratic and merchant classes, are still uncommon among rural women. On the religious front women play pre-eminent roles, often participating as pilgrim aides or *yan agaji* for other women pilgrims.

Female business trips to non-Muslim countries such as the United States of America, and Europe can often be viewed with suspicion or as ambivalent, and would be normally forbidden, while trips to Arab and Islamic countries may be tolerated. This is because of the feeling that the business groups' countries are conversant with the norms and ethics of dealing with adult married women. This will often be annually or biannually in the form of the *Hajj* and the lesser *Hajj* or *Umra*. In recent times, casual visits to Mecca have provided a medium for conducting business. The items are often jewellery, clothing and cosmetics. Hausa businesswomen know their customers and market niches amongst the aristocratic, ruling classes, and amongst women in the upper classes who are less privileged to travel. Religion often becomes an avenue for bolstering economic transaction.

In spite of this, studies of Islamic societies frequently overlook the contributions made by women to economic development. Many concealed women's economies go unnoticed or unrecorded and remain excluded from economic analyses. In the informal sector the productive activities of traditional midwives, herbalists, weavers, food-sellers, soap-makers and tailors cannot be easily overlooked. Thus, "women in every society play a crucial role both indirectly, by supporting other workers with household activities, and directly by participating in the economic production of goods and services for sale" (Frishman 1991: 192). Women's domestic activities have been officially omitted under the United Nations labour force data (UN 1975: 62). The roles of women in urban economy are neglected or intentionally overlooked by planner and development economists (Frishman 1991: 192). This omission of the hidden economic activities of women in northern Nigeria and developing countries is a product of defining work and employment within the boundaries of economics. Economics has become a "discipline representing the economy" and "work has

been subsumed within its boundary” (Glucksmann 1995: 66). In view of this, not every non-wage activity or transaction that occurred outside "the economy" was analysed as "economic" (ibid.)

Frishman (1991) observes that the report of the UN Economic Commission for Africa on the labour productivity for 19 countries showed that in the manufacturing sector the median for women was 8 percent. The conclusion according to this report was that "women play a relatively small part in modern wage sector" (UN 1975: 62-66). Ironically, the report mentioned only the formal economy, which was the part of the economy most easily measured by economic analysts (Frishman 1991: 193). Usually, economic definitions do not take cognisance of cultural and religious definitions of work or employment across societies. The economic activities of women in traditional societies are sedentary in outlook because they are conducted at home. In spite of their hidden nature, there is ample evidence in northern Nigeria and parts of the developing world to show that work can "occur in any sphere or institution and it is not restricted to the formal market sector".⁹ The productive but concealed economic activities of secluded women in Hausaland is particularly common and it offers a substantial contribution to the Nigerian economy. In estimating the value of hidden productive activities, Frishman (1991: 203) provides data in his study to demonstrate that the contributions of at least 100,000 women engaged in hidden trade in northern Nigeria is comparable to the total industrial wage bill (ibid. 1991:203). Thus, Schildkrout (1986) argues that the economic impact of the contribution of secluded Muslim women to social change is substantial and should not be underestimated.

Glucksmann (1995) contends that part of the problem involved in the neglect of the economic activities of women is embedded in the conceptual definition of work. For Glucksmann (ibid.), "work might be performed for the state, a capitalist employer, a feudal lord, a husband, or collectivity". It may be paid or unpaid, create use or exchange values. And it might be undertaken on a slave plantation, a commune, or in the 'public' economy of the market or the 'private' economy of the household. The domestic economic activities of women fall, therefore, within the category of productive work.

5. CONCLUSION

We found no evidence in northern Nigeria that Islam has inhibited the economic activities of Muslim Hausa women. This is because, if there had been a negative impact, one would notice significant differences in the economic lives of Muslim and non-Muslim women in Hausaland and other parts of Nigeria. Surprisingly, such differences do not exist, and one can find economically

⁹ For an excellent account on work especially outside the formal market economy, see Glucksmann (1995: 69).

prosperous and poor women on all sides. The non-Muslim ethnic minority and *maguzawa* women who are not secluded are not economically better off than their Muslim female counterparts.

Although we did not find strictly secluded women present in the factories, this does not imply that the women's economic contribution is negative. It has at least been proven in the present study that female participation in the hidden informal economic sector is substantial and comparable to the contribution made by industrial wage labour in the northern Nigerian economy. The challenges in the years ahead lie in adjusting economic structures to suit the cultural requirements of female labour and their economic requirements.

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