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Religious Practices and Women Entrepreneurial Participation: A Case Study of Kebbi and Sokoto States, Nigeria

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Abstract:

The study is a sectorial assessment of the influence of religious factor variables on women entrepreneurial participation in Kebbi and Sokoto States. From the five sectors wholesale & retail, agriculture, education, manufacturing & processing and hospitality sectors, a sample of 500 women entrepreneurs were purposively selected and the multinomial logistic regression was utilized to test the study hypothesis. Findings indicate varying degrees of influence of religious factor variables in predicting women entrepreneurial participation in the five sectors. Interestingly religious factor variables: RIDV = my religion influenced my decision to go into entrepreneurial ventures, have positive significant influence on women entrepreneurial participation in wholesale/ retail and manufacturing/ processing sectors, but does not have influence on women entrepreneurial participation in the agric and education sectors. DUEA= I am being discriminated upon while carrying out entrepreneurial activity because of my religion was found to have negative influence in the wholesale/retail, agriculture, education and manufacturing/ processing sectors. Religious factor variable RDBE=my religious practice discourages me from borrowing money with interest to finance my enterprise has no significant influence in any of the sectors examined. RINE= my religion influences the nature of my enterprise was found to have negative influence on women entrepreneurial participation in the agriculture and manufacturing/ processing sectors. RSNB= I receive support from my religious network only have negative influence in the agricultural sector, but does not have influence in other sectors examined in Kebbi and Sokoto States. Therefore, to promote entrepreneurial participation among women, women entrepreneurs should utilize their religious network for the benefit of their enterprise.

Keywords: Women, entrepreneurial participation, religious practice

1. Introduction

The role women play through entrepreneurship in the creation of jobs and in the development of the socio-economic and political life of a nation and particularly in Nigeria cannot be overemphasized. Thus, women's participation in entrepreneurial activities has been recognized as a mechanism for the development of the economy, generation of new jobs and mitigation of poverty. Literatures in the domain of entrepreneurship studies, examples, Vossenber, 2016, Yusuf (2013), Ullah, Mahmud &Yousuf, (2013), Sanusi (2012), Noguera, (2012), Akhalwaya & Havenga, (2012), Wube (2010) etc, acknowledged the economic relevance of women entrepreneurial activities as well as the policy instruments that are helpful in elevating entrepreneurial levels in all sectors among women who especially, desire to be economically independent and socially relevant in the society. Their roles and contributions as women entrepreneurs in shaping labour market and creating job opportunities are continuously increasing (Mordi, Simpson, Singh & Okafor, 2010) against a milieu of debilitating challenges posed by culture and the society itself. Dharmendra (2014) posits that the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Generally, entrepreneurship is not only seen to occupy a strategic place in the course of socio-economic development but as Abubakar (2010) highlights, it has become a key concept in social and human development discourse as well as a factor of economic and human development. Therefore, the active participation and aptitude of women entrepreneurs in organizing and combining the factors of production cannot be overemphasized.

However, in a bid to raise their level of participation in entrepreneurial activities in business sectors, women entrepreneurs are often met with a barrage of challenges not the least of which are posed by socio-cultural factors. These factors, as opined by Abimbola and Agboola (2011) and Yusuf (2013), are among those that influence women's willingness and ability to venture into entrepreneurial activities. Abimbola and Agboola (2011) further argue that within the socio-cultural context, sub-cultures like locale (region), ethnicity, religion and caste, shape individual perception and value

system especially with respect to decisions to venture into entrepreneurial activity. For instance, Yusuf (2013) cites the example of the Purdah system as a strict Islamic religious enforcement of seclusion rule upon married women from the public which may be viewed to restrict full outdoor participation of women in large-scale entrepreneurship. There are different views concerning purdah system based on the cultural background of the writer's religion and value system. For instance, Hugo (2012) posits that the Purdah discourages women from venturing into entrepreneurship and that the few women that venture into entrepreneurship face patronage discrimination which invariably affects the creativity, innovation and employment generation capacities of potential women entrepreneurs in Iran. However, many scholars have also argued that women entrepreneurship is not discouraged by the Purdah system. According to them, Islam has its own entrepreneurship culture and guiding principles based on the Al-Quran and *Hadith* to guide business operations (Ullah, Mahmud & Yousuf, 2013). Zakaria (2001) observes that while strictly secluded Muslim women are hardly found in factories, they still contribute to the economy by involving themselves in the hidden informal economic sector.

Entrepreneurs are products of their socio-cultural environment and since religion is a component of this environment, this study recognises, *a priori*, that religion has a significant impact on entrepreneurship in Kebbi and Sokoto States. The following theoretical background is useful. The theory of Max Weber, according to Abdullahi & Suleiman (2015), emphatically holds religion as the driving force of entrepreneurship. In fact, they state that religion has a particular role that it plays in determining whether or not individual in a specific society, with a value system peculiar to it, becomes an entrepreneur.

According to Nikolova and Simroth (2013), adherence to religion and its practices often exposes followers to new behavioural pattern, which alters their life style in all its ramifications. Entrepreneurship has no specific religion or culture as it cuts across all religions and also exists in diverse socio-cultural contexts, each of which represents a symbol of global entrepreneurial behaviour (Valliere, 2008). However, in Kebbi and Sokoto States, Islam is the most predominant religion with almost uniform religious practices.

In the submission of Petro, Anastazia & Robert (2014), the theory of entrepreneurship and religion is such that entrepreneurship is modelled after God's desire. They believe that God desires profitability to prove stewardship and that the person who fulfils an entrepreneurial calling does not waste time and resources. While this stance is largely debatable because it fails to show the particular religious creed(s), it is pertinent to encompass our review mostly around the religion of Islam and entrepreneurship given the fact that Islam is the predominant religion practiced in Kebbi and Sokoto States of Nigeria.

In Islam, the responsibility of providing the basic household needs is shouldered by the father who naturally is the head of the family, except in few cases where divorcees, widows or single parents are left to take charge. Naturally, women are assigned domestic works like child rearing, cooking and general house-keeping (Abdullahi & Suleiman 2015). Islam insinuates some level of encouragement towards conservative nature. The concept of "*halal and haram*" meaning "*accepted and forbidden*" limits the level of entrepreneurial scope (Farid 2007). The interest rate being charged on bank loan is also prohibited in Islam and as such, scares away Muslims from going to banks to borrow money to finance their businesses (Azim 2008). This is detrimental to the Muslims compared to the non-Muslims that are free to obtain loan from banks to finance their businesses (Altinay 2008). However, the present study recognises that if the woman entrepreneur has a robust social network and household, the issue of seeking funds from the bank may not be much of a problem. Besides, not all successful women entrepreneurs borrowed money from the bank. Religious networks could also serve as valuable support capable of enhancing discovery of business opportunities to potential entrepreneurs. This means that religion could play a very crucial role if employed in the career choice of individuals. Religious influence on a society affects entrepreneurship directly or indirectly which translates to either motivating or de-motivating potential entrepreneurs (Nikolova & Simroth 2013).

Even though most religions appear to encourage entrepreneurship, there are still some that do not do so. Another major issue in the literature is the practice of seclusion among the Sokoto Muslim woman entrepreneur. 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). The activity of women in the economy depends on whether such an economy is shrinking or expanding (Frishman 1991). The present study identifies key research gaps: first, the limited number of academic researches on women entrepreneurship in the different sectors in Nigeria and specifically in Kebbi and Sokoto States. Second, the limited number of researches analysing the effect of religious factors on women entrepreneurship in different sectors in Kebbi and Sokoto States. Third, the limited sectoral perspective in the analysis of women entrepreneurship, fourth, variable gap as highlighted above and finally, the limited and different study periods and data used in the analysis of women entrepreneurship.

This study therefore intends to fill the identified gaps by conducting a study that is country specific with Nigerian data to empirically investigate the impact of religious factors on women entrepreneurship activities in the wholesale and retail, manufacturing and processing, agriculture, education and hospitality sectors specifically in Kebbi and Sokoto States of Nigeria.

To achieve this, this study is structured into five sections. Section one is the brief introduction, followed by the literature review and hypothesis development in section two, section three discusses the methodology. Section four discusses the results and both recommendations and conclusions were drawn in section five.

2. Literature Review and Hypothesis Development

This section gives detailed clarifications on major empirical issues with a view to developing a theoretical framework for the study.

Abdullahi and Suleiman (2015) investigated the impact of religion on entrepreneurial intention in northern Nigeria. The study employed the doctrine of the Theory of Max Weber as a foundation from which the conceptual framework was drawn. 450 questionnaires were administered to students in Northwest University Kano and Bayero University Kano of which 380 were completed and returned. Structural Equation Modelling (SEM) was employed and data was analysed using AMOS 21. The empirical results of the study reveal that, religion has a highly significant impact on Entrepreneurial Intention (EI) and sends a signal to authorities seeking solution to poor entrepreneurial attitude of young people especially students/graduates. Out of the 380 respondents, about 180 (47.4%) were from Northwest University and 200 (52.6%) were from Bayero University. Out of the 380 respondents, 120 (31.6%) were female and 260 (68.4%) were male. This simply means that the more religious an individual is the more likelihood that the individual may embrace entrepreneurship. This is due to the overhauling of the mind-set which takes place once religion is embraced and its virtues upheld. This result is also a true reflection of what is practically obtainable in the society under study which is Kano in Nigeria as earlier mentioned.

Solaiman and Hillaly (1997) found no evidence in northern Nigeria that Islam has inhibited the economic activities of Muslim Hausa women. Had there been a negative impact, significant differences in the economic lives of Muslim and non-Muslim women in Hausa land and other parts of Nigeria would have been noticed. The main religion of the people of Kano is Islam and the main teachings of Islam as postulated by Solaiman and Hillaly (1997) such as faithfulness, perseverance, hard work, focus, foresight etc. are attributes of entrepreneurs. In essence, there are similarities between the teachings of the religion of Islam and entrepreneurship. While the former guides towards striving to survive through working hard, perseverance, foresight and independence (self-employment) in order to earn a living (create wealth) rather than lean on others (salary jobs), the former labels the aforementioned qualities as what make up an entrepreneur (Azim 2008).

Carswell and Rolland (2004) in their study on role of religion in entrepreneurial participation and perception found that increasing ethnic diversity and associated religious value system certainly do not negatively reduce the business start-up rate. If anything, the start-up rate may be enhanced. Therefore, we hypothesize that;
 H_0 : There is no significant relationship between religious factors and women entrepreneurial Participation.

3. Methodology

A multinomial logistic regression was conducted to investigate whether religious factors (independent variables) predict women entrepreneurial participation (dependent variable), which has five categorical levels. The overall model significance for the multinomial logistic regression was examined by the collective effect of the independent variable(s), presented with a chi square (χ^2) coefficient. The Nagelkerke R^2 and Cox and Snell statistics were used to assess the variability accounted for on the dependent variable by the independent predictor variables. Individual predictors were assessed by the Wald coefficient. Predicted probabilities of an event occurring were determined by the Exp (B). For significant predictors; an Exp (B) greater than one indicates that given a one-unit increase in the independent variable, the dependent variable will be X times more likely to be coded 1 or fall into the comparison category. Significant predictors with Exp (B) less than 1 will be evaluated by $1/\text{Exp}(B)$, meaning that a one-unit increase in the independent variable will be X times more likely to be coded 0 or fall into the reference category.

A total of five multinomial logistic regression models ($k = 5$) were designed however, only 4 models (i.e. $k-1$) were estimated, using the hospitality sector as the reference category. Therefore, for simplicity, the following five multinomial logistic regression models used in this work were linear stated and estimated simultaneously.

3.1. Measurement of Variables

There are two types of variables in this work, the dependent and independent variables which were measured as follows;

3.1.1. Dependent Variable (Women Entrepreneurial Participation)

The dependent variable is women entrepreneurial participation (WEP) in five different sectors, namely: wholesale and retail, agriculture, education, manufacturing & processing and hospitality sectors. Following the Global Entrepreneurship Monitor (GEM) (2010) project, women entrepreneurial participation in the different sectors were measured by the number of women-owned enterprises in the various sectors in Kebbi and Sokoto States of Nigeria. This was gotten from the Small Medium Enterprises Development Agency of Nigeria (SMEDAN) reports for both Kebbi and Sokoto States.

3.1.2. Independent Variables (Role-Model Factors)

A 5-point Likert scale was used to obtain information on the influence of religious practices on women entrepreneurial participation in the five different sectors in Kebbi and Sokoto States of Nigeria. Religious practice was measured using the extent to which religion influenced decisions to go into business, received support from religious network, the extent to which religion served the basis to participate in a particular sector and whether religious practice discourages one from borrowing money with interest to finance enterprise.

$$\ln Pr (WR/Ref.Agric.) = a_0 + \beta_1RSNB + \beta_2RIDV + \beta_3DUEA + \beta_4RINE + \beta_5RDBE + e \text{-----}(1)$$

$$\ln Pr (HP/Ref.Agric.) = a_0 + \beta_1RSNB + \beta_2RIDV + \beta_3DUEA + \beta_4RINE + \beta_5RDBE + e \text{-----}(2)$$

$$\ln Pr (MP/Ref.Agric.) = a_0 + \beta_1RSNB + \beta_2RIDV + \beta_3DUEA + \beta_4RINE + \beta_5RDBE + e \text{-----}(3)$$

$$\ln Pr (EDUC/Ref. Agric.) = a_0 + \beta_1RSNB + \beta_2RIDV + \beta_3DUEA + \beta_4RINE + \beta_5RDBE + e \text{-----}(4)$$

Where;

WR; EDU; HRB; MP; AGRIC = the Five Sectors/Dependent Variable

RSNB =I receive support from my religious network for my business activities

RIDV = my religion influenced my decision to go into entrepreneurial ventures

DUEA= I am being discriminated upon while carrying out entrepreneurial activity because of my religion.

RINE= my religion influences the nature of my enterprise.

RDBE = my religious practice discourages me from borrowing money with interest to finance my enterprise.

B_i ($i=1,2,3,4,5$) s =Coefficients of Independent variables

e = Error term

Ln Pr =Probability of dependent variable

The above equations explain the extent to which religious factors influence women participation in entrepreneurial activities in the five different sectors.

4. Data Analysis and Discussion Of Results

In this section, results of statistical analyses and discussion are presented.

4.1. Model Fitting

The overall model was tested and found to be significant with a chi square value, χ^2 (20) = 113.38, $p=0.000 < 0.05$. This suggests that, religious factor variables, for RIDV, RSNB, DUEA and RINE have been found to have a combined significant effect on the odds of observing women entrepreneurship in the five sectoral categories of wholesale & retail, agriculture, education, manufacturing/processing, as well as hospitality sectors.

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	970.550			
Final	857.112	113.438	20	.000

Table1: Model Fitting Information

4.2. Degree of Relationship

The strength of multinomial logistic regression relationship was determined using the pseudo R square measures presented in Table 2 below. The amount of variation in the dependent variable (women entrepreneurship) is indicated by the Cox & Snell R Square and the Nagelkerke R square values in Table 2 which are 0.202 and 0.212 respectively. This suggests that between 20% and 21% of the variability in women entrepreneurship is explained by the set of variables used in the model.

Cox and Snell	.202
Nagelkerke	.212
McFadden	.075

Table 2: Pseudo R-Square

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	900.485	43.374	4	.000
RIDV	888.947	31.835	4	.000
RSNB	865.482	8.370	4	.079
DUEA	886.023	28.912	4	.000
RINE	867.311	10.199	4	.037
RDBE	862.582	5.470	4	.242

Table 3: Likelihood Ratio Tests

Table 3 shows that the result of goodness of fit of the model and statistical significance of each of predictor's contribution in the multinomial logistic regression model. The chi-square results of 31.835 (P value of $0.000 < 0.05$), 8.370 (P value $0.079 < 0.10$), 28.912 (P value of $0.000 < 0.05$), 10.199 and (P value of $0.037 < 0.05$) for RIDV, RSNB, DUEA and RINE respectively revealed that the predictors are significant in the prediction of women entrepreneurial participation in wholesale and retail, agriculture, education, manufacturing & processing, while RDBE have less or non-significant impact.

SECTORS ^a		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
W/R	Intercept	1.018	.537	3.600	1	.058			
	RIDV	.637	.186	11.755	1	.001	1.891	1.314	2.722
	RSNB	-.097	.127	.584	1	.445	.908	.708	1.163
	DUEA	-.315	.111	8.030	1	.005	.730	.587	.908
	RINE	-.126	.120	1.118	1	.290	.881	.697	1.114
	RDBE	.131	.125	1.095	1	.295	1.140	.892	1.458
AGRI C	Intercept	3.133	.561	31.218	1	.000			
	RIDV	.144	.219	.433	1	.510	1.155	.752	1.772
	RSNB	-.295	.150	3.877	1	.049	.745	.555	.999
	DUEA	-.575	.115	24.993	1	.000	.563	.449	.705
	RINE	-.226	.126	3.225	1	.073	.798	.623	1.021
	RDBE	.150	.129	1.371	1	.242	1.162	.904	1.495
EDU	Intercept	.995	.734	1.839	1	.175			
	RIDV	-.478	.347	1.898	1	.168	.620	.314	1.224
	RSNB	-.147	.188	.610	1	.435	.863	.597	1.248
	DUEA	-.237	.143	2.737	1	.098	.789	.595	1.045
	RINE	-.126	.158	.640	1	.424	.882	.647	1.201
	RDBE	.240	.160	2.252	1	.133	1.271	.929	1.738
M/P	Intercept	.856	.626	1.872	1	.171			
	RIDV	.651	.214	9.227	1	.002	1.917	1.260	2.918
	RSNB	.136	.154	.782	1	.377	1.145	.848	1.548
	DUEA	-.288	.136	4.495	1	.034	.750	.574	.978
	RINE	-.448	.153	8.592	1	.003	.639	.473	.862
	RDBE	-.079	.156	.256	1	.613	.924	.681	1.254

Table 4: Multinomial Logistic Regression of Religious Factor Variables on Women Entrepreneurial Participation
a. The reference category is: HOS

Table 4 shows the coefficient of multinomial logistic regression of RIDV = my religion influenced my decision to go into entrepreneurial ventures, RSNB = I receive support from my religious network for my business activities, DUEA = I am being discriminated upon while carrying out entrepreneurial activity because of my religion, RINE = my religion influences the nature of my enterprise, RDBE = my religious practice discourages me from borrowing money with interest to finance my enterprise using hospitality sector as reference categories. These results are reported as follows:

The result in Table 4 reveal the extent to which religious factor variable affects women entrepreneurial participation in the selected subsectors in north-western Nigeria in the wholesale/ retail and manufacturing/processing sectors relative to hospitality sector was determined from the results of multinomial logistic regression analysis. The Wald test statistics for whether religion influenced the decision to go into entrepreneurial ventures, (RIDV) are 11.755, with an associated P value of $0.001 < 0.05$, at 5% level of significance, and 9.227 with an associated P value of $0.002 < 0.05$, at 5% level of significance. The regression coefficient has been found to be statistically different from zero. This provides sufficient evidence to say that (RIDV) has significant influence on women entrepreneurial participation in wholesale/ retail and manufacturing/ processing sector. This is in line with the findings of Abdullahi and Suleiman (2015) who investigated the impact of religion on entrepreneurial intention in northern Nigeria.

The study employed the doctrine of the Theory of Max Weber as a foundation from which the conceptual framework was drawn. The empirical results of the study reveal that, religion has a highly significant impact on Entrepreneurial Intention (EI) and sends a signal to authorities seeking solution to poor entrepreneurial attitude of young people especially students/graduates. This simply means that the more religious an individual is the more likelihood that the individual may embrace entrepreneurship. This is due to the overhauling of the mind-set which takes place once religion is embraced and its virtues upheld. Additionally, with a B-value of 0.637, and 0.651, if a woman entrepreneur increases her (RIDV) influence score by one point she would prefer entrepreneurship in the wholesale/ retail, and manufacturing/ processing sector. Based on the Exp (B) value of 1.314, and 1.917 > 1 , the relative risk of being in wholesale/ retail, and manufacturing/ processing sector would be 1.314 and 1.917 more likely when other variables in the model are held constant. In other words, an increase in RIDV score, women entrepreneurship will prefer to participate in wholesale/retail rather than hospitality sector.

The extent of the relationship between religious factor variable (RIDV) whether religion influenced the decision to go into entrepreneurial ventures, affects women entrepreneurial participation in the agriculture and education sector relative to hospitality sector was determined from the results of multinomial logistic regression analysis presented in table 4. The Wald test statistics for the predictor whether religion influenced the decision to go into entrepreneurial ventures (RIDV) in Sokoto and Kebbi States are 0.433 with an associated P-value of $0.510 > 0.05$, and 1.898 with an associated P-value of $0.168 > 0.05$ respectively at 5% level of Significance. The regression coefficient has not been found to be statistically different from zero. This provides sufficient evidence to infer that RIDV has no significant influence in the agriculture and education, sectors in Sokoto and Kebbi States.

The extent of the relationship between religious factor variable (RSNB) I receive support from my religious network for my business activities, affects women entrepreneurial participation in the wholesale/retail, manufacturing/

processing and education sectors relative to hospitality sector was determined from the results of multinomial logistic regression analysis presented in table 4. The Wald test statistics for the predictor (RSNB) in Sokoto and Kebbi States are 0.584 with an associated P-value of 0.445 >0.05, and 0.610 with an associated P-value of 0.435 >0.05 and 0.782 with an associated p-value of 0.377 >0.05, respectively, at 5% level of significance. The regression coefficient has not been found to be statistically different from zero. This provides sufficient evidence to infer that RSNB has no significant influence in the wholesale/ retail, education and manufacturing/processing sectors in Sokoto and Kebbi States.

The result in Table 4 reveals the extent to which religious factor variable affects women entrepreneurial participation in the selected subsectors in Kebbi and Sokoto States in agriculture sector relative to hospitality sector was determined from the results of multinomial logistic regression. The Wald test statistics for (RSNB) i receive support from my religious network for my business activities,) is 3.877 with an associated P-value of 0.049 <0.05, at 5% level of significance. The regression coefficient has been found to be statistically different from zero. This provides sufficient evidence to say that (RSNB) has significant influence on women entrepreneurial participation in agriculture sector. This is in line with the submission of Ullah, Mahmud & Yousuf (2013). According to them, Islam has its own entrepreneurship culture and guiding principles based on the Al-Quran and *Hadith* to guide business operations (Zakaria (2001) observes that while strictly secluded Muslim women are hardly found in factories, they still contribute to the economy by involving themselves in the hidden informal economic sector.

Additionally, with a B-value of -0.295, if a woman entrepreneur increases her RSNB influence score by one point she would prefer entrepreneurship in the hospitality sector. Based on the Exp (B) value of 0.745 <1, the relative risk of being in the agriculture sector would be 0.295 less likely when other variables in the model are held constant. In other words, an increase in RSNB score women entrepreneurship will prefer to participate in the hospitality business rather than in agriculture sector.

Table 4 shows the extent to which religious factor variable i am being discriminated upon while carrying out entrepreneurial activity because of my religion (DUEA), affect women entrepreneurial participation in the wholesale/ retail, agriculture, education and manufacturing/processing relative to women entrepreneurial participation in hospitality sector, the Wald test statistic for the predictor DUEA are 8.030, with an associated P-value of 0.005 <0.005, at 5% level of significance, and 24.993, with an associated P-value of 0.000 <0.005, at 5% level of significance, and 2.737, with an associated P-value of 0.098 <0.10, at 10% level of significance, and 4.495, with an associated P-value of 0.034 <0.005, at 5% level of significance respectively, additionally the regression coefficient has been found to be statistically different from zero, given that all other variables are in the model, with a B-value of -0.315, -0.575, -0.237 and -0.288. This provides sufficient evidence to conclude that DUEA has significant influence on women entrepreneurial participation in the wholesale/retail, agriculture, education and manufacturing/processing sectors. Therefore, if a woman entrepreneur was to increase her DUEA influence score by one point the possibility of preferring entrepreneurship in the wholesale/ retail, agriculture education and manufacturing and processing sectors would be expected to decrease by 0.315, 0.575, 0.237 and 0.288 while holding all other variables in the model constant. Based on EXP(B) value of 0.730 <1, 0.563 <1, 0.789 <1 and 0.750 <1, women entrepreneur will prefer entrepreneurship in the wholesale/retail, agriculture and education than hospitality sector. This result is in line with Zakaria (2001) who observes that while strictly secluded Muslim women are hardly found in factories, they still contribute to the economy by involving themselves in the hidden informal economic sector. Also, according to Abdullahi & Suleiman (2015), emphatically holds religion as the driving force of entrepreneurship. In fact, they state that religion has a particular role that it plays in determining whether or not individual in a specific society, with a value system peculiar to it, becomes an entrepreneur.

Based on the result in table 4, the extent to which religious factor variable (RINE) = my religion influences the nature of my enterprise, affect women entrepreneurial participation in the education, and wholesale/retail sectors relative to women entrepreneurial participation in hospitality sector in Sokoto and Kebbi States was determined. The Wald test statistic for the predictor RINE are 1.118 with an associated P-value of 0.290 >0.05, and 0.640 with an associated P-value of 0.424 >0.05 respectively, at 5% level of significance. The regression coefficient has not been found to be statistically different from zero. This provides sufficient evidence to infer that RINE has no significant influence in the education and wholesale/retail sectors in Sokoto and Kebbi States.

Table 4 shows the extent to which religious factor variable (RINE) = my religion influences the nature of my enterprise, affect women entrepreneurial participation in the agriculture, manufacturing/processing relative to women entrepreneurial participation in hospitality sector, the Wald test statistic for the predictor RINE are 3.225, with an associated P-value of 0.079 <0.10, at 10% level of significance, and 8.592, with an associated P-value of 0.003 <0.005, at 5% level of significance respectively, additionally the regression coefficient has been found to be statistically different from zero, given that all other variables are in the model, with a B-value of -0.226, and -0.448. This provides sufficient evidence to conclude that (RINE) has significant influence on women entrepreneurial participation in the agriculture and manufacturing/processing sectors. Therefore, if a woman entrepreneur was to increase her RINE influence score by one point the possibility of preferring entrepreneurship in the agriculture and manufacturing and processing sectors would be expected to decrease by 0.226, and 0.448, while holding all other variables in the model constant. Based on EXP(B) value of 0.798 <1, 0.639 <1, women entrepreneur will prefer entrepreneurship in the hospitality sector than agriculture and manufacturing/processing sectors. This result is in contrast with the findings of Solaiman and Hillaly (1997) who found no evidence in northern Nigeria that Islam has inhibited the economic activities of Muslim Hausa women. Had there been a negative impact, significant differences in the economic lives of Muslim and non-Muslim women in Hausa land and other parts of Nigeria would have been noticed and that the main teachings of Islam as postulated by Solaiman and Hillaly (1997) such as faithfulness, perseverance, hard work, focus, foresight etc. are attributes of entrepreneurs. In essence, there are similarities between the teachings of the religion of Islam and entrepreneurship. While the former guides towards

striving to survive through working hard, perseverance, foresight and independence (self-employment) in order to earn a living (create wealth) rather than lean on others (salary jobs), the former labels the aforementioned qualities as what make up an entrepreneur (Azim 2008).

Based on the result in table 4, the extent to which religious factor variable (RDBE) = my religious practice discourages me from borrowing money with interest to finance my enterprise, affect women entrepreneurial participation in the, and wholesale/retail, agriculture, education and manufacturing/processing sectors relative to women entrepreneurial participation in the hospitality sector in Sokoto and Kebbi States was processing and determined. The Wald test statistic for the predictor RDBE are 1.095 with an associated P- value of $0.295 > 0.05$, and 1.371 with an associated P- value of $0.242 > 0.05$, and 2.252 with an associated P- value of $0.133 > 0.05$, and 0.256 with an associated P- value of $0.613 > 0.05$, respectively, at 5% level of significance. The regression coefficient has not been found to be statistically different from zero. This provides sufficient evidence to infer that RDBE has no significant influence on women entrepreneurial participation in the wholesale/retail, agriculture, education and manufacturing/ processing sectors in Sokoto and Kebbi States.

5. Conclusion

Based on the results of findings the study concludes that family context variables HIBD, SFM, DMTH, CFRB and STC jointly predict women entrepreneurial participation. HIBD have no significant influence on women entrepreneurial participation in all the sectors examined in Sokoto and Kebbi State. RIDV was found to have positive significant influence on women entrepreneurial participation in the wholesale / retail relative and manufacturing / processing relative to hospitality. RSNB have no significant influence on women entrepreneurial participation in the wholesale/ retail, education, and manufacturing/processing sectors relative to hospitality sector. RSNB was also found to have negative influence on women entrepreneurial participation in the agricultural relative to hospitality sector. RINE have no significant influence on women entrepreneurial participation in the education, and wholesale/retail sectors, but have negative influence on women entrepreneurial participation in the agriculture and manufacturing/ processing sectors. RDBE have no significant influence in all the sectors examined. DUEA have negative influence on women entrepreneurial participation in all the sectors examined.

5.1. Recommendation

Based on the findings of the research, the study recommends that The study found the perception of respondents about religious factor variable (RIDV) whether religion influenced the decision to go into entrepreneurial ventures, to be positively correlated with women entrepreneurial participation in both wholesale & retail (WR) and manufacturing/processing (MP) sectors, but have no significant influence on women entrepreneurial participation in both education and agricultural (AG) sectors. This strengthens the need for the involvement of religious leaders and traditional institutions to brainstorm on how to overcome this perception that limits women entrepreneurial participation in agriculture and education.

5.2. Limitations of the Study

This study employed survey research design which is faced with the problem of honest responses to the questionnaire without bias. However, the study tried to reduce such problem to the barest minimum by including questions that check consistency and honest responses. The test retest result of the questionnaire confirms this.

5.3. Suggestion for Further Research

A regional study should be conducted to provide better understanding of urban and rural peculiarities in the study of religious factors on women entrepreneurial participation in Kebbi and Sokoto States, Nigeria as determinants of women entrepreneurial participation might differ between urban and rural regions.

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