

# Training Entrepreneurs: The Impact of Tafarkin Tsira Islamic Centre Azare in Bauchi State Nigeria

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## Abstract

*Entrepreneurship has the power to change lives and communities in a current global economic challenge, training the entrepreneurs to maintain the situation is a priority of institutions and Tafarkin Tsira Islamic Centre Azare in Bauchi State Nigeria is a prime example. This center has been training and counseling entrepreneurs for years, providing them with the creative and management skills as well as relevant support they need to launch successful businesses. Through its various programs and initiatives, the Tafarkin Tsira Islamic Centre Azare is transforming the economic landscape of the citizens in the region and creating a brighter future for its people. This research, will explore the impact of the center on the community, highlighting the success stories of entrepreneurs who have benefited from its programs. The study employed the qualitative method for gathering data through literature review and interview with pertinent people and used content analysis for analyzing the data. It is recommended that no meaningful entrepreneurship skills are attained without mentorship, and training and practice remained as powerful tools of any success. It is also discovered that the power of entrepreneurship and the role of Tafarkin Tsira Islamic Centre Azare in shaping a new generation of successful business owners in the region helped in reshaping enterprises practice.*

**Keywords:** Azare, Entrepreneurs, Bauchi State -Nigeria, Tafarkin Tsira, Training

## Introduction

Entrepreneurial learning and training has been more important to our contemporary youth and women. It is a growing field that seem as the most important profession to current youth population who are facing high unemployment rate in many countries, changes in the labor market and in our economy due to technological developments, these are just some of the reasons why we must provide future generations with the entrepreneurial skills and mindsets that help them to cope with a changing world (Bird, 1995). Entrepreneurial training is the basis for the creative, innovative ideas we need to succeed in the 21st century. It is also a way we can foster the education and training of resilient lifelong learners able to respond to social, economic and ecological disruption (Blenker et al., 2012).

The importance of entrepreneurial skills to better equip youth and women for employment is well reflected in the commitments made by the international community. The sustainable development goal 4 on education, through one of its 10 targets, clearly calls for the need to strengthen 'skills for employment, decent jobs and entrepreneurship'. Furthermore, sustainable development goal 8 to promote full and productive employment and decent work for all emphasizes development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation (UNESCO, 2020). Business training programs are a popular policy option to improve the performance of enterprises around the world (David & Christopher, 2012). There are a number of programs offered by

governments, microfinance organizations and NGOs in many countries around the world. The micro or small business owners in Nigeria are not implementing many of the business practices in its standard manner, most of the formal records are not kept, and household and business finances are mixed together, marketing efforts are irregular and undeveloped. Entrepreneurship training helps communities and economic development in digesting and discussing on the behaviors and skills that will encourage people to invest; operate and produce from the little they have in a proper direction. The training normally emphasize on important skills such as self-knowledge, critical thinking, problem solving, and working together in a team (Bager, 2011). Entrepreneurship education and training has a greater important for countries to achieve their long-term economic goals and therefore has attracted the attention of policy makers. The picture of the contemporary business challenges causes people to give importance to gain more knowledge on entrepreneurship (Blank & Dorf, 2012).

Entrepreneurial training offers a realistic and effective means to develop the transferable skills needed in this changing world, leaders and practitioners of various institutions can play an important role to form the entrepreneurial mindset and values that are important for people's lives, economic development and a sustainable society. It can take place at secondary, post-secondary and tertiary levels. It is integral to lifelong learning and includes work-based learning, continuing formal and informal training and professional development, which may lead to qualifications (Ball, 2003).

The knowledge and skills gained in the entrepreneurship training process benefit people's lives and has an undeniable effect on human life and the success of countries in social, economic, cultural and technological fields. For this reason, countries including Nigeria attach importance to entrepreneurship education and include this course in their educational curriculum and training programs (Murat, 2021).

This kind of training help in reshaping the desire and belief of students to create their own careers and start their own businesses is increasing day by day. It engaged individuals who are more active, constructive, creative, able to work in teams, identify and evaluate opportunities, and produce practical solutions to the problems they encounter with the knowledge and skills they have acquired for the running of their enterprises (Bager, 2011).

The last few years have seen rapid growth in the number of these programs in different part of northern Nigeria which is the most populated region in the country.

In this respect, this paper aim to evaluate the educational practices of Tafarkin Tsira Islamic Center Azare, which among its services provides entrepreneurship training, and classroom-based training remains the most popular method of training offered by the center. We undertake a critical review of this program with the goal of synthesizing the emerging lessons and understanding to the benefit of the existing program in the center and the areas in which more concern is needed and relatively modest impacts of the training on survivorship of existing firms, and help prospective owners launch new businesses more quickly.

## Literature Review

The current experience in the global economy in the last three decades is highly fascinating. More interestingly, the recent economic meltdown or in other words the global financial crisis that has come of age has prompted scholars and researchers to delve into and write extensively on various aspects at Islamic economics. Besides, classical works are in

abundance on the concept. All these have made any attempt to go into details of the Islamic Economic Literatures in their thousands an unaccomplishable task.

Anwar Ahmad Quadri in *Islamic Jurisprudence in the modern world* explains the fundamental principles of the Muslim financial theory that, there is no place for accumulation of wealth in a few hands, no hoarding and no profittering. He discusses different sources of income to the Islamic government and expenditure (Anwar A; 2007, 301). A critical look at the book shows that Islam wants to reduce the gap between the rich and the poor in the society. The book is very useful, however, it did not link its discussions with Yorubaland which is the focus of the work at hand.

Abdul Rahman Doi on *Sharicah: The Islamic Law* comments that the trade should be such that in the process there should be an exchange of benefits as profits without exercising any unlawful pressure or fraud on the other party. He emphasizes that there should be no bribery or usury in trade (Abdur-Rahman I.D; 1983, 351). Despite, its explication on lawful trade, the work did not link its discussion with Yorubaland which is the attention of this work.

Omar Zowk in “*Brief Sense on Islamic Business Practices*” sheds light on the concept of Riba (Usury) that, it is a very serious economic issue in the Islamic world. Not only Islam, but also Christianity and Judaism have prohibited, restricted, disliked or degraded riba in one way or the other since the inception of human interactions. Islam, Christianity and Judaism have condemned riba (Omar Z; 2011, 5). A critical look at the book, shows that all Abrahamic faiths condemned riba (usury). Meanwhile, this present work wants to discuss the lawful business in Islam and with a view to relate it to Yorubaland which is the focus of the present work.

The work of Mansur, I Sa'id titled: *An Introduction to Islamic Law of Contract* reveals how an individual acquires a property in a legal manner and the property becomes associated to him exclusively. He may use that property or deal in it, as long as there is no legal impediment to such dealings. Moreover, the exclusive nature of ownership forbids others using the property or dealing in it without a legal authorization from the owner such as guardianship or agency (Mansur I.S; 2012, 8). Though, the work analyses legal means of acquiring a property in Islam but does not link its discussion with Yorubaland which is the vacuum that this work is aimed to fill.

Muhammad Taqi Usmani in an *Introduction to Islamic Finance* explains that in the economic field, the biggest challenge for Muslims is to reform their financial institutions to bring them in harmony with the dictates of Shariah. In an environment where the entire financial system was based on interest, it was a formidable task to structure the financial institutions on an interest free basis (Muhammad T.U; 1999, 9). Analysis in the book were generalized, that is, not peculiar to certain region or country. This present work intends to narrow its discussion down to Yorubaland which is the vacuum to be filled by this work.

Garba Bala Bello in his book titled *Islamic Economics: A Book of Readings* explains that *ijarah* is a contract whereby the owner of an asset transfers its benefits to another person for an agreed period and at an agreed consideration (Garba B.B; 2012, 149). The work did not discuss various forms of business transactions in Islam and it did not relate its submission to the Yorubaland which is the focus of this work.

Muhammad Akram Khan in his book titled: *An Introduction to Islamic Economics* explains that Islam treats money as a medium of exchange and a store of value but not as a commodity, since money itself cannot perform any function. It becomes useful only when it is exchanged into a real asset or when it is used to buy a service (Muhammad A.K; 1994, 13). A

critical look at the book shows that Islamic economics kicks against capitalism. In this book, discussions were generalized but the present work aimed to narrow the discussion down to Yorubaland which is the vacuum to be filled in this paper.

### Research Method

The Method employed in this paper is historical and analytical. Historically, the paper tends to unravel the historical events that are pertinent to the topic while analytical methods, is meant to analyze the finds from the historical events.

This research questions are made based on the needs of the chosen topic:

- a. Is e-commerce business is in compliance with Māliki Law?
- b. Identity some factors response for non-adoption and non-application of some Islamic financial instruments in Nigeria
- c. Which of the online/digital economic that are widely spreading in Nigeria?

### Result and Discussion

This section will elucidate and proffer the accurate answer to some research questions:

1. From the results of the oral interview conducted by researcher shows that some practices of online business are in line with Māliki law how? The buyer will identify the commodities, he/she intends to buy and made payment and the goods or commodity will be delivered to him while some are not e.g. gambling, online loan application and usury etc.
2. The interview shows that majority of buyers and sellers in the Market are ignorance of Islamic ethics in the business. Most of them did not know that hoarding (*ibtikar*), usury (*ribā*) which are totally prohibited in Islam, some even seen it as part of Market activities.
3. The widely spread online business in Nigeria is Jumia Konga, online business applications.

Since the privatization of the telecommunication industry and banking consolidation in 2000, followed by the implementation of the cashless policy in 2013, the chances of adopting e-commerce by businesses in Nigeria and by extension e-marketing have increased (CBN; 2023, 20). There has been a steady growth of internet users in Nigeria since 2013. The Nigeria Communication Commission (NCC) in its 2018 report revealed that internet users increased from about 50 million users to 93 million. Although the internet in Nigeria is widespread, its utilization resulting from e-commerce is not well documented (NCC; 2023, 35). However, the government policy actions on achieving a cashless society can be considered as a major boost to e-commerce in Nigeria.

The adoption of e-commerce in Nigeria has been found to improve firm performance (Shekh I; 2008, 118). E-commerce provides a lot of economic benefits as an alternative channel for businesses to reach a wider audience. This is because e-commerce has placed a whole new set of capabilities in the hands of businesses and customers. It enables a firm to create new services, expand its market, increase visibility and responsiveness to customers and strengthen business relationship (Coviello B; 2014, 885). It gives businesses of any type and size-specific benefits which include:

- a. **Global reach:** information technology offers a whole range of new technologies to increase marketing activities on a global basis. For example, a website can reach anyone in the world who has internet access. This allows a business to find new markets and compete globally. It expands the marketplace from local to national and international markets. By

creating and maintaining a website, the business can list its products, services and other information on the internet which customers can access globally and thereby promote their business and product Worldwide (El-Gohary H; 2010, 215).

- b. **Lower cost:** a properly planned and effectively targeted e-commerce can reach the right customers at a much lower cost than traditional marketing methods. It offers cost savings, particularly in the areas of traditional costs, customer services, digital media channels, print and distribution (Hadidi R; 2003, 5).
- c. **24-hour marketing:** with e-commerce, customers can obtain information on products and make purchases even if the firm does not have physical premises of a firm and closed or if it does not have physical premises at all. It is the expectation of customers that a firm's offering should be available 24 hours a day without interruption.
- d. **Personalization:** e-marketing enables a firm to collect and store information about its customers and identify them on an individual level. If the customer database is linked to the website, then whenever they visit the site, the firm can greet them with targeted offers. The more they buy, the firm can refine their profile and market to them effectively (Hadidi R; 2003, 5).

One-to-one marketing: e-commerce allows firms to relate and react to individual customer demands and to reach their customers who want to know about their products and services instantly. It also enables customers to talk directly to the firm (Ifenodo, P; 2008, 8).

## 6.0 Assessment of E-commerce in the Light of Māliki Law

Islamic businesses must take part in internet development to be at par with all other businesses. However, a lot of studies should be conducted in the e-commerce area to cater for Islamic business needs to ensure that they are in line with Sharicah compliance.

Hurriyah El-Islamy said:

Three basic things should be considered in Islamic e-commerce contract formation over the Internet the buyer, seller and the product. They are offer, acceptance and consideration. If all these things have been observed and implemented, e-commerce is permissible because the Sharicah use *ibahah*, which is a presumption in Sharicah that everything is permissible in the absence of specific Qur'anic injection (Hurriyah E.; 2002, 99).

The basic principle is that something, which is not forbidden, is deemed to be lawful based on the maxim "lawfulness is a recognized principle in all things". In other words, everything is presumed to be lawful, unless it is prohibited by law (Hurriyah E.; 2002, 99).

Islam does not prohibit any trade except those which involve injustice, cheating, making exorbitant profits, or the promotion of something which is haram (unlawful) (Yusuf, Q; 2023).

The goal of Islamic Business will be two fold. Profit maximization and as well as welfare or *falah* (success) maximization. The Islamic business will consider the benefit of the whole society as well as other priorities in the Islamic State (Awwal S.; 1999, 204).

### Qurcān Says:

Those who eat *Ribā* (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by *Shaitān* (Satan) leading him to insanity. That is because they say: "Trading is only like *Ribā* (usury)" whereas Allah has permitted trading and forbidden *Ribā* (usury). So whosoever receives an admonition from his Lord and stops eating forbidden *Riba* (usury) shall not be punished for the past; his case is for Allah (to judge); but whoever

returns to Ribā (usury), such are the dwellers of the fire they will abide therein forever (Q2:275).

**The Prophet (S.A.W) said:**

Allah has prescribed certain obligations for you, so do not neglect them; he has defined certain limits, so do not transgress them; he has prohibited certain things, so do not do them; and he has kept silent concerning other things out of mercy for you and not because of forgetfulness so do not ask the question concerning them (Sahih Muslim).

E-commerce is considered halal (lawful) as long as the transactions and products involved are in compliance with Islamic laws and principles (Orego Innovation Center). It is important to note that there may be certain products or services that are not considered halal (lawful) and should be avoided.

Traditionally, business was conducted verbally face to face but today the two contracting parties are connected together via computer. Islam basically encourages E-commerce as a new way of conducting businesses (<https://www.ecom.canu.edu/resources/elibrary/ecigloss.shtml>).

Based on Islamic point of view, e-commerce has an understanding that is almost the same as conventional business, there are several rules in e-commerce that must be in accordance with the need of Islamic principles and permitted by Islam. Qurcān says:

Then when the (Jumukah) Salāt (prayer) is ended, you may disperse through the land, and seek the bounty of Allah (by working), and remember Allah much: that you may be successful (62:10).

In this verse, it is explained that Allah allows His servants to carry out any activity on earth as long as it does not conflict with Islamic principles. So, in principle the use of E-commerce is permissible as long as it does not violate or conflict with Islamic principles.

According to Sheikh Abdurashheed Adiyatullah (A Maliki scholar) said the rights of buyers must be protected. The right of privacy, consumer data, protection, security rights in transactions, the right to know product details, the right of producers to obtain customer information, the right to set payments when the product is sent to customer etc. (Abdurashheed A; 2003). Furthermore, the importance of these rights is also reflected in the Qurcān. Qurcān says:

Woe to Al-Mutaffifūn (those who give less in measure and weight) (83:1).

This is intended so that, there is no fraud in terms of business so that all parties get the right according. Qurcān says:

O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is most Merciful to you (Q4:29).

**Conclusion**

This paper examined the practice of e-commerce in Nigeria with an assessment of Māliki Law. The various benefits and challenges of e-commerce are all examined in the light of Māliki Jurisprudence.

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around 12 pm.