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INFLUENCE OF SOCIO-CULTURAL FACTORS ON PURDAH WOMEN ENTREPRENEURIAL ENGAGEMENTS IN NIGERIA

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Abstract

An individual's ability to thrive is closely tied to the economic landscape of his community. Untapped opportunities hinder individual and national growth. Entrepreneurship is a vital tool for fostering personal and societal advancement, yet misconceptions about purdah women have limited their participation in entrepreneurial activities. This study investigated the influence of socio-cultural factors on purdah women's entrepreneurial engagements in Nigeria. Using an explanatory mixed-method design (QUAN + Qual), the study targeted purdah women in North Central (Kwara, Niger) and Southwest (Oyo, Osun) Nigeria. A sample size of 400 was determined using the Taro Yamane formula, while 40 participants were purposively selected for qualitative data. Stratified random sampling ensured representation across geographical locations, ethnicity, and regions. A structured questionnaire and interviews tagged 'Influence of Socio-cultural Factors on Purdah Women Entrepreneurial Engagements in Nigeria were used to collect data. Instrument validity was confirmed by experts, and a pilot study yielded a reliability coefficient of 0.89 using Cronbach Alpha. Data analysis employed mean and standard deviation. Findings revealed that religious beliefs (mean = 2.77, SD = 1.09) and education (mean = 2.70, SD = 1.06) positively influenced entrepreneurial engagements among purdah women. The study concluded that socio-cultural factors significantly affected purdah women's entrepreneurial participation. It recommended that religious leaders encourage entrepreneurship by aligning it with religious values and creating learning platforms for purdah women. Collaboration among government, NGOs, and educational institutions to provide tailored education, financial literacy, and vocational training was also emphasized.

Keywords: Socio-cultural, Entrepreneurial Engagement, Purdah Women, Religious belief, Education

Introduction

Education is often regarded as a cornerstone for both individual and national development. It empowers individuals by providing a deeper understanding of their environment and fostering an appreciation of diverse perspectives. While no law or policy in Nigeria explicitly restricts females from accessing quality education, certain regions continue to face challenges in ensuring equitable access. Additionally, Nigeria has yet to fully enforce laws mandating at least secondary education for all citizens, regardless of gender, with breaches remaining largely unpunished. The extent of education a person receives profoundly influences his personal growth and interactions with others. Entrepreneurial activities serve as key driver of economic growth, poverty alleviation, and personal empowerment across the globe. One of the most agreed and acceptable tools for developing both personnel and nation is entrepreneurship. However, the extent to which different demographics engage in entrepreneurship often depends on socio-cultural dynamics. In societies where cultural or religious practices shape gender roles and mobility, the entrepreneurial involvement of women becomes a unique subject of analysis. Entrepreneurship creates new economic opportunities for society and contributes to the overall growth and departure from poverty. It has emerged as a global

concept and contributed to the economic development of the country (Balogun & Zhang, 2019). In today's world, small businesses are perceived as effective vehicles for entrepreneurship, contributing not only in terms of employment, social and political stability but also in the aspect of creativity and innovation, which increase competitive power (Nanez-Alonso et al., 2021).

Entrepreneurial engagements refer to the intensity of an individual's participation in connection with an organization's offerings and organizational activities, which either the customer or the organization initiates. Running a small business requires full commitment and engagement if the entrepreneur wants to ensure economic security. A few females who choose entrepreneurship are engaging in micro, small and medium enterprises (MSMEs) to improve the economic wellbeing of the family and their society at large. When women are empowered and equipped, they tend to be productive and contribute to economic development, most especially at the grassroot (Metu & Okeyika, 2018). However, certain hinderances are observed to affect women participation in entrepreneurship which limit their potentials and contributions to economic development. It was also observed that women in most parts of the developing world (including Nigeria) continue to face various challenges such as segregation, lack of funding and inhibitions, which limit their opportunities to develop their full potentials and entrepreneurial success. Thus, the participation of women in entrepreneurial activities has been recognized as a mechanism for the development of the economy, creation of new jobs and poverty alleviation. This implies that, when women are engaged and empowered, they contribute immensely to their communities and the larger society, most especially, purdah.

Purdah means practice of seclusion from men outside their immediate family and wearing of clothing that conceals the body, particularly when they are outside. They are seen with a particular dress which covers their faces and entire body. Purdah, practice widely in some Muslim communities, often places restrictions on women's physical mobility and limits their interactions with men outside their families. While these practices are rooted in cultural and religious values, they can create significant barriers to traditional business operations, such as networking, client interactions, and accessing markets. While to some parts of the religion/society, link the practices to religious ethics, others see it as regular dressing. The fact remains that purdah women are part of the society, whose perception, thoughts, and actions are important, if society is to achieve inclusiveness. As a result, few Purdah women who are enlightened, often turn to home-based or digital entrepreneurship to navigate these restrictions. Studies suggest that socio-cultural norms, including family expectations and communal perceptions, heavily influence their choice of business ventures, operational strategies, and overall entrepreneurial success (Olujide, 2021; Ahmed & Hussain, 2019).

Socio-cultural factors in broad terms consist of both the social system and the culture of people, primarily man-created intangible elements which affect people's behaviour, relationship, perception and ways of life, their survival and existence. Social-cultural factors consist of all elements, conditions and influences which shape the personality of an individual and potentially affect his attitude, disposition, behaviour, decisions, and activities. Such elements include beliefs, values, attitudes, habits, forms of behavior and lifestyles of people as developed from cultural, religious, educational, and social conditioning (Adeleke, et. al, 2013). From the researcher's perspective, socio-cultural values can be defined as consisting of all those factors of the social system which impact positively and negatively on their quest to become entrepreneurs. Hence, the socio-cultural system in Nigeria, such as gender discrimination, the traditional beliefs about the status and role of women in society, do easily allow women to actively participate in economic activities and this to some extent serves as a constraint on the entrepreneurial engagement of women in Nigeria.

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 (2013) and Yusuf (2013), are among those that influence purdah willingness and ability to venture into

entrepreneurial activities. They emphasize that within the sociocultural context, sub-cultures like locale (region), ethnicity, religion and caste, shape individual perception and value system especially concerning decisions to venture into entrepreneurial activity and participation in entrepreneurship. According to Nikolova and Simroth (2016), adherence to religion and its practices often exposes followers to new behavioral patterns, which alter their lifestyle in all its ramifications. Entrepreneurship has no specific religion or culture as it cuts across all religions and exists in diverse socio-cultural contexts, each of which represents a symbol of global entrepreneurial behaviour (Valliere, 2018). This means that religion could play a very crucial role if employed in the career choice of individuals. Religious influence on society affects entrepreneurship directly or indirectly, which translates to either motivating or de-motivating potential entrepreneurs (Nikolova & Simroth, 2016). Even though most religions appear to encourage entrepreneurship, there are still some that do not do so.

Education is seen as the catalyst for human and national development. This connotes that education helps an individual in getting an in-depth knowledge of his/her environment and understanding the views of others. There is no law or policy statement that has prohibited female from accessing quality education. However, certain parts of the country have been battling with assessing quality education. Likewise, Nigeria as a country, has not enforced the law for at least secondary education to both male and female citizens and the breach which should be punishable under the law. The level of education one is exposed to has a significant impact on one's life and dealing with others. Seclusion from entrepreneurial engagement is not the only problem facing purdah women, lack of access to quality education is another factor observed as a hinderance to entrepreneurial engagement. One out of ten who manage to acquire western education mostly end up not using the certificate to work. Majority of purdah women had limited educational exposure, often stopping at primary level, a problem accentuated by child marriage. A major challenge that has threatened the growth of female entrepreneurship in the developing countries over the years is that women do not enjoy the same opportunities as men (Otunaiya, et al., 2016).

Certain socio-cultural factors, which include education, serves as impediments and limit women with entrepreneurial aspiration from actualizing their dreams, which largely accounts for the feminization of poverty in Nigeria. Aramoon (2019), submits that level of education of close family members, entrepreneur perceptions and personality, significantly affect women level of entrepreneurship engagements and venture creation. Studies have also shown that women entrepreneurs face obstacles in access to training, networks, and information (Koko et al., 2017). Education, financial autonomy, and access to technology are crucial factors shaping Purdah women's entrepreneurial journeys. Research highlights that women with access to education and digital tools are more likely to overcome cultural limitations and embrace entrepreneurial opportunities (UN Women, 2022). However, societal support and attitudes toward female entrepreneurship often remain lukewarm, reflecting broader gender disparities within these communities. Moreover, economic necessity often drives entrepreneurial initiatives among Purdah women, as many seek ways to contribute to household income without violating cultural norms. The growing popularity of online marketplaces and social media platforms provides them with a viable path to entrepreneurship, enabling them to sell products or services from home while maintaining the constraints of Purdah. This study examined the influence of socio-factors on Purdah women entrepreneurial engagement.

Statement of the Problem

The engagement of women in entrepreneurship is not encouraging from the researcher's observations. The purdah system has restricted purdah women from participating in business activities, rather they are compelled to be housewives whose major role is to take care of the children and the home. In some parts of the world, purdah is just a form of dressing and not associated with religious or cultural beliefs, but in the northern and western parts of Nigeria, the situation is different. Purdah women are meant to be permanently stationed in the house and engage in domestic duties. In the school environment, where the inculcation of entrepreneurial knowledge

is being emphasized, it's observed that the percentage of purdah women is very low compared to other female students. In a developing country like Nigeria, contributions from enterprise creation are of utmost importance to the development of the economy. Harnessing the potentials of these set of women become highly necessary as they represent significant parts of the population. Despite the contributions of women entrepreneurs to socio-economic development among nations, being an entrepreneur has been largely seen as a male-gendered enterprise (Achtenhagen & Welter, 2013). It is also observed that women are largely constrained by socio-cultural factors that affect their potentials in engaging in enterprise creation, despite the exposure of some in education and skill development. In other cases, lack of skills, family support, gender discrimination and religious beliefs are obvious constraints as to why the number of women entrepreneurs in Nigeria keeps decreasing or not coming to light, most especially among women in purdah. These and some other reasons serve as hinderances to purdah women's engagement in entrepreneurship. In order to achieve significant economic growth and alleviate poverty, purdah women need to be allowed and encouraged to engage actively in entrepreneurship without violating religious ethics, hence the need for this study.

Research Questions

The following research questions were raised to guide this study.

1. To what extent do religious beliefs influence entrepreneurial engagements among purdah women?
2. To what extent does education influence entrepreneurial engagements among purdah women?

Methodology

The study employed an explanatory mixed method research approach; QUAN + Qual mixed design (quantitative driven simultaneous design). The core component was the quantitative, while the supplemental component was qualitative. According to Merriam (2018), the integration of quantitative and qualitative technique offers a more thorough analysis and comprehensive representation of the study problem. When a quantitative method cannot fully convey the focus on salient points that the study requires, a mixed method approach is the best option, and it is utilized to improve quantitative results. To determine the study population area, a preliminary survey was earlier carried out to identify the geographical locations where these women are predominantly found. The entire purdah women in North central (Kwara & Niger) and Southwest (Oyo & Osun) constituted the population for this study. However, there was no official data as to the number of purdah women in the areas covered, therefore the population was unknown. The sample of the study was 400 Purdah women which was determined using the Taro Yamane (1967) infinite formula. The sample size of 400 was proportionately distributed among the geographical locations. A stratified random sampling technique was used to select 100 sample representatives from each of population strata, and the strata were made up of geographical locations, ethnicity, and regions. However, for the qualitative aspect of the study, a purposive sampling technique was adopted in selecting a total of 40 purdah, which means ten from each of the study areas in the two regions (North central and Southwest). Out of the 40 purposively selected for the interview session, only 33 granted the interview.

Data were collected using a researcher-designed structured questionnaire, for illiterate respondents, the research assistants explained the questionnaire to them in the language they understood to fill them out appropriately. Questionnaire items were developed with response categories as follows: High Extent (HE) 4-point, Moderate Extent (ME) 3-point, Low Extent (LE) 2-point, and Very Low Extent (VLE) 1-point. An interview guide which contains eight questions designed by the researcher was also made available to the interviewees. The interviews were conducted face-to-face with the help of research assistants in the study area, and the medium of communication was the best language the respondents were comfortable with, through the help of research assistants. Ethical considerations such as voluntary participation, readiness and confidentiality were duly observed. The privacy of the respondents was respected and only the

same gender with similar characteristics (language and purdah) were used as research assistants to allow free and ease of communication. The respondents were assured of confidentiality and privacy of their data, as it would be used strictly for the purpose of the study.

The instrument was validated and subjected to a reliability test using Cronbach alpha given reliability coefficient of 0.89. This affirms that the instrument was reliable for this study. this is in line with Umoru (2022) who stated that every instrument designed to gather data must be tested for reliability and for such an instrument to be adjudged reliable and stable, its coefficient must be above 0.75. The demographic data for the respondents were analyzed using frequency and percentage, while the research questions were answered using mean and standard deviation. The level of acceptance or rejection of each questionnaire item was determined based on the mean ratings of items interpreted relative to real limits of numbers as follows:

Response Category	**Rating**	**Real Number Limits**
High Extent	4	3.25 – 4.00
Moderate Extent	3	2.50 – 3.24
Low Extent	2	1.75 – 2.49
Very Low Extent	1	1.00 – 1.74

The taped recorded interviews were transcribed and used as the qualitative data which were profiled, and content analyzed. The qualitative data collected through the interview was comprehensively discussed and was used to give more insight to areas not captured from the quantitative data.

Findings

Research Questions Analysis

Data to answer the research questions were analyzed and presented in Tables 1 and 2 as follows:

Research Question 1: To what extent do religious beliefs influence entrepreneurial engagements among purdah women?

Table 1: Mean and standard deviation of responses on the extent of religious beliefs' influence on entrepreneurial engagements among purdah women

S/N	**Item Statements**	$\overline{X}$	SD	**Remark**
1.	Principles and practices of religious belief guide purdah women involvement in entrepreneurial engagements	2.70	1.06	High extent
2.	Religious belief dictates purdah women's involvement in entrepreneurship	2.71	1.25	High extent
3.	The spirituality of the purdah women justifies their involvement in entrepreneurship	2.36	1.04	Low extent
4.	The scripture of religious belief binds purdah women towards entrepreneurial engagements.	2.57	1.03	High extent
5.	Teaching and knowledge of religious doctrines impact purdah women in entrepreneurship.	3.26	1.07	Very high extent
6.	Morals developed through religious belief dictate purdah women entrepreneurial engagements.	2.70	1.14	High extent
7.	Faiths developed through religious belief dictate purdah women entrepreneurial engagements.	2.95	0.81	High extent
8.	Religious belief towards purdah women impacts their entrepreneurial engagements.	2.94	1.17	High extent
9.	Seclusion and marginalization through religious belief impacts purdah women in entrepreneurial engagements.	3.11	1.13	High extent
10.	Religious belief and ideologies of purdah women impact their	2.38	1.15	Low extent

involvement in entrepreneurship			
Weighted average	**2.77**	**1.09**	**High extent**

Table 1 shows the mean and standard deviation of responses on the extent to which religious beliefs' influence entrepreneurial engagements among purdah women. The table reveals that the respondents indicated that principles and practices of religious beliefs guide purdah women involvement in entrepreneurial engagements to a high extent, in the same way religious belief dictates purdah women involvement in entrepreneurship to a high extent, and the scripture of religious belief binds purdah women towards entrepreneurial engagements to a high extent. These were supported by mean scores of 2.70, 2.71, and 2.57. The respondents also indicated that teaching and knowledge of religious doctrines impact purdah women in entrepreneurship to a high extent, in the same way morals developed through religious belief dictate purdah women entrepreneurial engagements to a high extent and teaching as well as knowledge of religious doctrines impact purdah women in entrepreneurship to a high extent. These were also supported by mean scores of 3.26, 2.70 and 2.95. In addition, the respondents indicated that religious belief towards purdah women impacts their entrepreneurial engagements to a high extent and seclusion as well as marginalization through religious belief impacts purdah women in entrepreneurial engagements to a high extent. These were also supported by mean scores of 2.94 and 3.11.

These were supported by mean scores of 2.36 and 2.38. All the 10 constructed items in table 1 have standard deviation ranging from 0.81 to 1.25. This means that the responses of the respondents are not widespread as they are close to their respective mean scores. The table has a weighted average mean and standard deviation score of 2.77 and 1.09 respectively. This implies that religious beliefs positively influenced entrepreneurial engagements among purdah women to a high extent (mean = 2.77, SD = 1.09).

Research Question 2: To what extent does education influence entrepreneurial engagements among purdah women?

Table 2: Mean and standard deviation of responses on the extent of education's influence on entrepreneurial engagements among purdah women

S/N	Item Statements	$\overline{X}$	SD	Remark
11.	High interest of purdah in education impacts their entrepreneurial engagements.	3.26	1.06	Very high extent
12.	Understanding business management through knowledge actualization by purdah impacts their entrepreneurial engagements.	2.92	1.20	High extent
13.	Access to quality education exposes purdah entrepreneurial engagements.	2.82	0.93	High extent
14.	Knowledge of the Idea/market opportunities available for Purdah women assist their entrepreneurial engagements.	2.90	1.16	High extent
15.	Readiness of purdah women in education impacts their entrepreneurial engagements.	2.82	1.22	High extent
16.	Knowledge about entrepreneurial skills required by purdah women justifies their level of entrepreneurial engagements.	2.89	0.62	High extent
17.	Society orientation educates purdah women on involvement in entrepreneurial engagements.	2.53	1.10	High extent
18.	Behaviour modification of purdah women in education impacts their entrepreneurial engagements.	1.56	0.98	Very low extent
19.	Attending formal school setting to acquire relevant skills and knowledge has impacts on entrepreneurial engagements by purdah women.	2.71	1.26	High extent
20.	Purdah women's ideologies and views about education have significant impacts on entrepreneurial engagements.	2.61	1.06	High extent
Weighted average		**2.70**	**1.06**	**High extent**

Table 2 shows the mean and standard deviation of responses on the extent to which education influences entrepreneurial engagements among purdah women. The table reveals that the respondents indicated that high interest of purdah women in education impacts their entrepreneurial engagements to a very high extent, and understanding business management through knowledge actualization by purdah women impacts their entrepreneurial engagements to a high extent. These were supported by mean scores of 3.26 and 2.92. The respondents also indicated that access to quality education exposes purdah women to entrepreneurial engagements to a high extent, in the same way, the morals knowledge of idea/market opportunities available for purdah women assist their entrepreneurial engagements to a high extent. These were also supported by mean scores of 2.82 and 2.90. In addition, the respondents indicated that readiness of purdah women in education impacts their entrepreneurial engagements to a high extent while knowledge about entrepreneurial skills required by purdah women justifies their level of entrepreneurial engagements to a high extent. Mean scores of 2.82 and 2.89 supported these.

The respondents indicated a high extent on how society orientation educates purdah women involvement in entrepreneurial engagements, same way attending formal school setting to acquire relevant skills and knowledge have impacts on entrepreneurial engagements by purdah women to a high extent as well as personal ideologies of the Purdah women and their views about education have significance impacts on entrepreneurial engagements to a high extent. These were supported by mean scores of 2.53, 2.71 and 2.61. Though, the respondents further indicated that behaviour modification of purdah women in education impact their entrepreneurial engagements to a low extent, which was supported by a mean score of 1.56. All the 10 constructed items have a standard deviation ranging from 0.62 to 1.26. This means that the responses of the respondents are not widespread as they are close to their respective mean scores. The table has a weighted average mean and standard deviation score of 2.70 and 1.06 respectively. This implies that education positively influenced entrepreneurial engagements among purdah women to a high extent (mean = 2.70, SD = 1.06).

Qualitative Analysis

Data collected from the interview parts were analyzed around the theme and findings were presented to reflect how each interview questions were answered.

Interview Question one: What is your view on how religious beliefs influence purdah women's entrepreneurial engagements?

Responses:

The interview was conducted for 33 purdah, and it was revealed as stated by 16 (48.9%) respondents interviewed that seclusion deeply influenced by their faith, often approaching business with values and principles that are unique to their religious upbringing. They also stated that their religious belief systems instill in them a code of conduct that impacts how they run their ventures, making their approach distinct from others. Five respondents, representing 15.2%, also said that their religious instruction shapes not just their personal lives but also how they do business by influencing their decision-making and establishing expectations for behaviour that are consistent with societal standards. Twelve (36.4%) of the respondents believed that Purdah are often seen as upholders of purity and integrity and are expected to embody traits such as honesty and a high degree of moral responsibility. The way they engage in business is perceived to be more ethical, with an emphasis on trustworthiness and clean dealings. Thus, their religious beliefs do not merely influence their personal lives but profoundly impact how they navigate and succeed in the world of business as perceived by the purdah women. This was how some of the purdah responded:

> ***PW1****: I was born as a Muslim but not as purdah; while growing up my parents enrolled me in Islamic school where I was exposed to the purdah system. My knowledge about purdah is based on religious beliefs.*
>
> ***PW21****: Because of the realities surrounding the purdah system, purdah in business must be upright and show honesty in business due to the preaching of religion*

***PW22**: My practice of purdah shaped how I do my business, in terms of relating with outsiders.*

Interview Question Two: How has education influenced purdah entrepreneurial engagements?

Response:

The interview conducted for 33 purdah women revealed that education plays a significant role in determining the entrepreneurial journeys of purdah women, which represents 100% of the respondents. The purdah w omen interviewed attested and unanimously agreed that education is indispensable for success. When purdah women are educated, it not only guides their personal lives but also influences their business decisions. Education provides them with the essential skills and knowledge needed to understand and manage their businesses effectively. Whether it is formal education or religious learning, acquiring knowledge becomes a key tool for success. The respondents noted that whether a woman's education level is high or low, it positively impacts her entrepreneurial engagements. Through education, they learn the specific skills required for the business they wish to pursue and gain insight into how to grow and sustain that business. Even though they are physically covered by the purdah, their minds are free to absorb knowledge, enabling them to navigate the world of business with intelligence and confidence. This was how some of the purdah responded:

***PW16**: I have not attended any formal education, I started my business after getting married to my husband who is a farmer. I sell food stuff from my husband's farm to neighbors, but I cannot go out to sell more.*

***PW19:** I know how important education is and I know it impacts businesses.*

***PW30**: Hmmm, with my little education, I know what edge I have ahead of other businesses around. If I have opportunities to get more business knowledge, I know my business will change.*

Discussion of Findings

The findings from the first research question reveal that religious beliefs significantly influence entrepreneurial engagements among purdah in Nigeria to a high extent. This was also buttressed with findings from the qualitative data through the interview conducted for 33 purdah women. It was revealed that religious beliefs influenced the way purdah engage in business, where such businesses are perceived to be ethical. Thus, their religious beliefs do not merely influence their personal lives but profoundly impact how they navigate and succeed in the world of business as perceived by the purdah women. This, however connotes that women are to be encouraged to engage in entrepreneurship since religious beliefs have not deterred them towards their involvement. Their engagement would not only assist them but contribute to society and the economy at large. Religion provides both moral guidance and a supportive community framework that shapes purdah women's willingness and approach to entrepreneurship. In many cases, religious teachings encourage trade and economic activities, as long as they are conducted within the boundaries of religious norms. This aligns with the findings of Kayed and Hassan (2015), who noted that religious principles often motivate Muslims towards entrepreneurship as a means of fulfilling their religious and social responsibilities. However, while religious beliefs offer motivation, they can also impose restrictions. Purdah, which promotes seclusion and modesty, limits physical mobility and public interactions, which are crucial for business networking and market engagements. This dual nature of religious influence can both encourage and constrain entrepreneurial activities. Ahmad (2016) discusses similar constraints in the context of Muslim women in Pakistan, where religious obligations sometimes conflict with entrepreneurial aspirations. Critics argue that religion alone should not be seen as a limiting factor but as a framework that, when combined with other support systems, can enable more inclusive entrepreneurial opportunities. For instance, Aliyu and Mohammed (2015) suggest that with proper institutional support and religious reinterpretation, the barriers imposed by the purdah system can be navigated effectively, allowing purdah to participate more fully in economic activities without compromising their religious commitments. This is to affirm that religious belief plays a vital role as to the level at which a purdah women engage in

entrepreneurial activities. However, it is necessary to note that there are certain measures and principles which guide purdah women's engagements in socioeconomic activities.

The findings from the second research question indicate that education positively influences purdah entrepreneurial engagements to a high extent. Educated purdah women are more likely to engage in entrepreneurial activities when they have advanced skills, confidence, and access to information. This finding is consistent with the human capital theory, which posits that education enhances individual capabilities and productivity, thereby increasing entrepreneurial propensity (Becker, 1994). Education also helps in overcoming some of the limitations imposed by the Purdah system. With digital literacy, for instance, purdah women can engage in online businesses, thereby bypassing the restrictions of physical mobility. This aligns with the findings of Amine and Staub (2016), who highlight that educated women are better equipped to leverage technology for entrepreneurial activities, especially in conservative settings. This study also highlights significant regional disparities in educational access. Purdah women in different regions with limited educational infrastructure are less likely to engage in entrepreneurship. This gap suggests that while education is a crucial enabler, its impact is not uniform across different contexts based on the responses from the respondents in the northcentral and southwest region. It is necessary to note that focusing solely on education without addressing structural inequalities in access can perpetuate disparities. As noted by Nwoye (2017), without targeted policies that improve educational opportunities for marginalized groups, the transformative potential of education on entrepreneurship remains limited. This connotes that education is a key player towards purdah women entrepreneurial engagements, either Islamic or western education.

The findings from the qualitative data through the interview conducted for 33 purdah women also noted the significance of education to purdah. It was revealed that a woman's level of education positively impacts her entrepreneurial engagement. Through education, women learn the specific skills required for the business they wish to pursue and gain insight into how to grow and sustain that business. Even though they are physically covered by the purdah, their minds are free to absorb knowledge, enabling them to navigate the world of business with intelligence and confidence. Education has been established to be salutary to entrepreneurship engagement at all levels. It shows that purdah women need to continually acquire knowledge on entrepreneurship if they are to survive and thrive.

Conclusion

The study concluded that socio-cultural factors significantly influence purdah women's entrepreneurial engagements. This shows that religious beliefs serve not only as a source of motivation but also provide a supportive framework that legitimizes entrepreneurial activities within this unique cultural group. Education, on the other hand, empowers purdah women by equipping them with the skills and knowledge necessary to navigate the complexities of the business environment. This combination of religious and educational support significantly enhances their ability to engage in entrepreneurial ventures.

Recommendations

The following recommendations were made in line with the findings of the study:

1. Religious leaders and institutions should play an active role in encouraging entrepreneurial activities among purdah by providing guidance, emphasizing the compatibility of entrepreneurship with religious values, and facilitating platforms for women to learn and grow in their entrepreneurial pursuits.
2. The government, non-governmental organizations (NGOs), and educational institutions should collaborate to increase access to quality education tailored to the needs of purdah women.

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