

A STUDY OF SOME MAJOR CHALLENGES FACING BLOCK MAKING ENTERPRISES AMONG MUSLIMS IN KATSINA METROPOLIS

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Abstract

Block making industry is one of the important small and medium enterprises that exists in Katsina since 1970s. The industry involves manufacturing of cement blocks and other related products like gutter, well and latrine slabs, interlocks, road carves, fencing blocks, gutter rings among others. These activities provide services to large number of Muslims, private organizations and government agencies. Since that period, Muslim block makers have played and continue playing very significant role in the growth and development of economy in the area. They create employment opportunities, encourage effective utilization of local raw materials and technology, and increase per capital income. Their activities also serve as a means of generating revenue to the state government and Nigeria as a whole. Despite these roles played by Muslim block makers, their industries confronted with several challenges which affect their rapid growth and development, a times leading to total collapse. This paper examined some major challenges of block making industries among Muslims in Katsina metropolis which include inadequate funds, inadequate infrastructures, poor entrepreneurial and technical knowhow, problem of debtors, inadequate land, multiple taxations, poor accounting information, price inflation of raw materials among others. Finally, the paper come up with a prospects as proposed solution to the existing problems. To achieve the set aims, primary and secondary sources will be adopted.

Keywords: Islam, Muslims, Block Making, Katsina Metropolis, Challenges,

Introduction

Islam is not only a religious faith but is also a political, social and economic system for a society. Also, it was not revealed to man for spiritual guidance only, as were other religions which advocate the principle of secularism. Instead, Islam comes in order to organize man's life in all its aspects. Some Islamic doctrines encourage Muslims to produce any valuable production to meet the requirements of living from primary needs to luxurious. Muslims are enjoined by Allah (SWT) to be self-supporting and to stay away from being liability to anybody. Islam respects all kinds of work for livelihood so long as there is no indecency or evils involved in the process. With a clear conscience and due respect from society the

Muslim can roll up his sleeves and undertake any kind of work available to provide for himself and his dependents.¹

Islamic entrepreneurship is one of the economic activities allowed by Allah for any Muslim. Entrepreneurship is the process of creating something new and accept the risk and the profits of the entrepreneurial process. According to Islamic principles, every Muslim is obliged to seek for making a living which is earned on a *halal* way. One such way of earning a productive living is through taking part in economic activities that provide for the real economic needs of society. Thus, by taking part in entrepreneurial activities, Muslims can fulfill their religious obligation to please Almighty Allah.²

Historically, prophets and messengers of Allah (SWT) engaged in various economic activities for them to earn a living. For instance, prophet Muhammad (SAW) used to accompany his uncle Abu Talib in a business journey to Syria since when he was twelve years old. He also visited Muscat and Oman on business tour. At the age of twenty-five, prophet Muhammad (SAW) was entrusted by a rich and wealthy woman, Khadijah (R.A.) to manage her business. Also, prophet Dawud (A.S.) was an outstanding in blacksmithing activity. Similarly, when prophet Musa (A.S.) left Egypt in fear of Pharaoh and arrived at Madyan, he was contracted/hired (*Ijarah*) by the old manto for ten years which served as dowry to marry his wife. Equally, prophet Yusuf (A.S.) worked hard in the house of the king of Egypt faithfully and sincerely which he finally became one of the family members of the ruling class.³ Going by this above, many centuries back there were existence of many economic activities which Muslims from various part of the world engaged in. These activities were not only restricted to Muslim world but rather to Nigeria and Katsina in particular.

Prior to the arrival of British colonialists, there existed numerous small scale industries and handcraft enterprises in the various Nigerian areas including Katsina. These were mostly based on craft manufacturing sector owned and ran according to household system.⁴ The example of these industries with overwhelming importance to the economy included smithing, tanning, leather works, dying, pottery, mat-making, textile, basketry and spinning among others. According to Chafe, the development of these industries was generally based on the availability of animal products, agricultural as well as mineral and forest resources.⁵ It also encouraged some high level of urbanization in the societies.⁶ The craft industries have continued to exist in the societies throughout the 20th century despite economic transformations which characterized the century. In modern terms, these industries are regarded as Small and Medium Enterprises (SMEs). They also described as an all-time necessity in any economy and society. The sector was regarded as an important aspect of Nigeria's development.⁷

The Small and Medium Enterprises (SMEs) have been defined by various scholars and institutions. As Imeokparia quoted Agu (2001), the SME is a business with a low capital requirement and small share of market usually owned or led by one or few persons, with direct entrepreneur(s) influence in decision.⁸ The European Commission (E.C.) considered the term SMEs as the economic sector made up of three components: (1) Firms with 0-9 employees are micro enterprises; (2) Firms with 10-90 employees are small enterprises, and (3) Firms with 100-499 employees are medium enterprises.⁹ Therefore, the SME according to the E.C. comprises

enterprises which employ less than 500 workers. The United Nations Industrial Development Organizations (UNIDO) classifies firms into the following categories: (1) Firms with less than 5 workers are micro; (2) Firms with 5-19 workers are small; (3) Firms with 20-99 workers are medium; while (4) Firms with 100 to above workers are classified as large.¹⁰ This definition seems to be more relevant to our study of the block industries among Muslims in Katsina metropolis.

Development in technology and architecture in the 20th century has led to the emergence of new industries such as block making industries which are considered as part of Small and Medium Enterprises (SMEs) in contemporary Nigerian society. This new industry gradually grew as one of the important SMEs in the metropolis. It manufactures construction and building materials such as cement blocks, concrete objects like gutter, well and latrine slabs, road carves, interlocks, lintels, pillars, gutter rings among others. The industry has played and continues to play significant roles in the growth and development of the Nigerian economy. It creates employment opportunities, encourage effective utilization of local raw materials and technology, increase per capital income which is very significant to economic growth and development. These economic activities also serve as a means of generating revenue to the government. Despite these importance of block making industries in enhancing socio-economic development of Muslims in Katsina metropolis, the industry is confronted with several challenges which affect its growth and development, a times leading to its total collapse.

Historical Origin of Block Making Enterprises among Muslims in Katsina Metropolis

Block making industry in Katsina as commercial enterprises was first established in 1979.¹¹ Indeed, before this period there was the existence of some block making industries in Katsina which were established by major contractors of the area like late Alhaji Barau Yaro and late Alhaji Abdulkarim Bature. They were established only to produce blocks for their construction works not for commercial purposes. Many factors were responsible for the establishment of block industry as commercial enterprises in Katsina. It shows that after Nigeria's independence precisely from 1973, there were economic changes in Nigeria due to massive oil revenue generated by the Nigerian government as a result of Arab/Israeli War of 1973. During the war, the Arab oil producing countries maintained an embargo on oil exports to Western nations friendly to Israel. The decision caused oil shortages and inflated its prices in global market. The price of oil per barrel jumped from 4.80 dollars to 8.31 dollars in 1973 and to 14.69 dollars in 1974.¹² The price continued to rise during the embargo period. As a result, Nigeria was turned to as an alternative source of oil to the Western nations. This development also massively increased the revenue generated by Nigeria from oil. The total revenue of Nigeria from petroleum had gone up from ₦1.016 billion in 1973 to ₦3.726 billion in 1974.¹³ As revealed by Akujobi, the revenue rose to ₦7,080 billion in 1977.¹⁴ The revenue accrued by the government led to finance very gigantic projects in the country and Katsina metropolis was a beneficiary to that effect. It benefited quite a number of projects that include construction of Natsinta Army Barracks, establishment of primary schools as a result of introduction of Universal Primary Education (UPE) programme, construction of Federal College of Education Katsina and Government Day Secondary School Kofar __Yandaka, construction of

Katsina Local Government Secretariat, establishment of Kofar Kaura Lay-out, Kofar Marusa and Batagarawa Low-cost housing estates among others. All these were constructed in the 1970s. This increased demands in blocks for their buildings. This development also resulted to the emergence of block industries by the Muslims in Katsina metropolis which produces blocks for commercial enterprises in order to cope with the demand. Albaba Block Industry was the first block making industry in Katsina metropolis established by non-contractor. The industry was established in 1979 at Kofar Kaura Lay-out along Kano road by one Alhaji Ibrahim Master of Albaba quarters in Katsina city. Later on, many businessmen mostly Muslims joined, and now it is one of the major SMEs in Katsina metropolis.

Since the establishment of these industries in the area, it created employment opportunities to large number of Muslims from within the metropolis and some other neighboring villages and towns who work at different capacity which include suppliers of raw materials or as block moulders. The industries also encourage effective utilization of local raw materials and technology such as limestone, sand and water. Also, it increase per capital income of the area. These activities serve as a means of generating revenue to the state government and Nigeria as a whole.

Challenges Facing Block Making Enterprises among Muslims in Katsina Metropolis

Despite the importance of block making enterprises in enhancing socio-economic development in Katsina metropolis, the industry is confronted with several challenges which affect its growth and development. Some of these challenges include: **1. Inadequate Funds**

Block industry in Katsina metropolis is confronted with the problem of inadequate funds. As stated by Imeokparia, over the years, there have been complaints by prospective entrepreneurs or job seekers of not having enough capital to establish businesses. In some cases graduates of schools or skill acquisition centers are not able to access fund or loan facilities.¹⁵ Even those that were opportune to establish industries using personal savings and capital, face problems of accessing loans due to strict procedures and bureaucratic bottlenecks.

Apart from procedural problems, there is the issue of interest rates (*Riba*) charged by banks and financial institutions charging about 18-25 percent interest rate. Even the Bank of Industry (BOI) which charges ten percent (10%),¹⁶ is not appealing to the block makers. In the *Shari'ah*, *riba* technically refers to the —premium‖ that must be paid by a borrower to a lender along with the principal amount as a condition for the loan or for an extension in its maturity. *Riba* is strictly forbidden in Islam. Allah (SWT) says in the glorious Qur'an: Those who eat *Riba* will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaytan leading him to insanity. That is because they say: —Trading is only like *Riba*‗‗, whereas Allah has permitted trading and forbidden *Riba*. So, whoever receives an admonition from his Lord and stops eating *Riba*, shall not be punished for the past; his case is for Allah (to judge); but whoever returns (to *Riba*), such are the dwellers of the fire. They will abide therein. (Qur'an, 2:275).

Allah will destroy *Riba* and will give increase for *Sadaqat*. And Allah likes not the disbelievers, sinners. (Qur'an, 2:276).

In this regard, Islam provides some principles of finance in entrepreneurship which include *Mudarabah* (co-partnership), *Musharakah* (joint venture) and *Murabaha*.

The *Mudarabah* is a kind of partnership where one partner (*rabb-ul-mal*) gives money to another (*Mudarib*) for investing in a commercial enterprises. The *rabb-ul-mal* provides 100 percent of the capital while the *Mudarib* provides expertise and management. Profits generated are shared between the parties according to pre-agreed ratio. While the *Musharakah* is a relationship between two or more parties that contribute capital to a business and divide the net profit and loss in accordance with fixed proportion. Unlike *Mudarabah*, there may be more than two partners and all the providers of capital are entitled to participate in management. Also, the *Murabaha* is a form of sale where the cost of goods to be sold as well as the profit on the sale is known to both parties. The purchase and selling price and profit margin must be clearly stated at the time of the sale agreement. Payment of the *Murabaha* the price may be in spot, installment or in lump sum after a certain period of time.¹⁷

In fact, the interest being collected by banks and other un-Islamic financial principles prohibits many entrepreneurs (including Muslim block makers) from accessing it, as many rejected its collection on the ground to the Islamic religious prohibition.¹⁸ This indeed affects growth and development of block industries in the area, sometimes, leading to its total collapse.

2. Inadequate Infrastructures

There is also the problem of inadequate infrastructural base in Katsina metropolis. In this context, it includes inadequate supply of electricity and pipe borne water. For block industry to actually thrive there must be adequate infrastructural base. Electricity supply in Katsina is insufficient to cope with the increasing demand by industries such as block making. In the absence of steady electricity supply, a block maker (proprietor) must find alternatives like diesel powered generator. This generator can consume about ten to fifteen liters of diesel daily depending on the period of its operation, and a liter is sold between ₦165 and ₦170.¹⁹ Similarly, water is one of the basic raw materials in the block industry without which a block industry cannot function. Just like electricity, water supply in Katsina metropolis also has its peculiar problems. Following the creation of Katsina State in 1987 the capacity production of water supply in the metropolis was increased from 25 million litres per day to 50 million by the Katsina State Government. The treatment plant can only supply 35 percent of the actual requirement due to inadequate power supply and leakages. However, the fact of the matter is that, even if the treatment plant is operating at 100 percent capacity it cannot satisfy the increasing demand of the populace and industries such as block making due to their increase. In this regard, quite a number of block industries in Katsina metropolis had to drill boreholes as alternative source of water which cost a lot of money and increase cost of production.²⁰

3. Poor Entrepreneurial or Technical Knowhow

The problems of poor entrepreneurial and technical knowhow remain major challenges to the growth of block industry in Katsina metropolis. For one to successfully run a block industry, needs appropriate entrepreneurial skills such as feasibility studies, record keeping, sales, marketing, human relations, etc.²¹ Some

of the block makers in Katsina metropolis do not care to participate in the capacity building trainings mostly organized by SMEDAN or Ministry of Commerce as a way of improving their entrepreneurial ability.²² This really affects their business growth and development. **4. Problem of Debtors**

The problem of debtors also affects the growth and development of block industries in Katsina metropolis. Contractors or individuals purchase blocks on credit and delay for payment or sometimes refuse to pay back. It was revealed that many block producers in Katsina metropolis collect raw materials like cement and sand on credit to mould the blocks and pay after they sell the products. So if a contractor or consumer delays payment, it will affect the business as well as the relationship of the block producer and the supplier of those raw materials, which consequently may lead to bankruptcy. For instance, as stated by the proprietor of Gambarawa Block Industry, his industry was also affected by this saga leading to its collapse and subsequent closure in 2005. Ahmad, the proprietor of the Gambarawa Block Industry revealed that shortage of capital, poor management and delay of payment by their customers who bought the blocks on credit were among the major reasons for the closure of the industry.²³ However, as I observed, most of the Muslim block makers in the area do not abide by the rules of Islam in giving out debt as enshrined by Allah (SWT) in the lengthiest verse of the glorious Qur'an where he says:

O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write (it) between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who has the obligation dictate. And let him fear Allah, his Lord, and not leave anything out of it. But if the one who has the obligation is of limited understanding or weak or unable to dictate himself, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men (available), then a man and two women from those whom you accept as witnesses – so that if one of the women errs, then the other can remind her. And let not the witnesses refuse when they are called upon. And do not be (too) weary to write it, whether it is small or large, for its (specified) term. That is more just in the sight of Allah and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For (then) there is no blame upon you if you do not write it. And take witnesses when you conclude a contract. Let no scribe be harmed or any witness. For if you do so, indeed, it is (grave) disobedience in you. And fear Allah. And Allah teaches you. And Allah is knowing of all things. (Qur'an, 2:282).

5. Inadequate Land

A standard block industry requires at least a hectare of land to accommodate cement store, sand yard, tools store, administrative building, mixing area, block moulding area, shade for fresh blocks, stacking area, water storage/borehole area, dispatch area and parking lot.²⁴ This land should either be bought or hired, and both

are too expensive especially at strategic locations in Katsina metropolis. Let us take an example with hiring a land along the newly constructed Ring Road, Ibrahim Badamasi Babangida way or Tafawa Balewa Way within Katsina metropolis. At least between ₦50,000 and ₦100,000 is required for rent payment annually. However, it would cost between ₦3million and ₦5million for outright purchase.²⁵

6. Multiple Taxations

Multiple taxations have in recent times been negatively affecting the establishment and growth of Small and Medium Enterprises particularly block industry in Katsina metropolis. For instance, the revenue unit of Katsina Local Government, Katsina State Board of Internal Revenue and Federal Inland Revenue Service (FIRS) collect various taxes and fees from the proprietors of block industries.²⁶ The Katsina State Board of Internal Revenue collect the sum of ₦10,000 as Business Premises Registration fees annually. They also collect every year payment for Vehicle Commercial License which is ₦3,750 for tipper or canter vehicle and ₦3,125 for four wheels pickup. There is also annual payment of Vehicle Carrier Permit which is ₦3,200 for both tipper and canter, and ₦2,500 for four wheels pickup.²⁶ Also, there are Proprietor Personal Income Tax (PPIT) paid annually and Staff Personal Income Tax (SPIT) collected on monthly basis. The amount paid for the PPIT and SPIT is 5% of the total profit of the business.²⁷

Table 1: Types of Revenue Paid by Block Industries to the Katsina State Board of Internal Revenue

S/NO	TYPES OF REVENUE	AMOUNT OF REVENUE	PERIOD
1.	Business Premises Registration fees	₦10,000	Annually
2.	Vehicle Commercial License: Tipper/Canter, Four wheels pickup	₦3750, ₦3125	Annually
3.	Vehicle Carrier Permit: Tipper/Canter, Four wheels pickup	₦3200, ₦2500	Annually
4.	Proprietor Personal Income Tax (PPIT)	5% of the total gain	Annually
5.	Staff Personal Income Tax (SPIT)	5% of the total gain	Monthly

Source: Oral Interview with Jamilu Yusuf, 46yrs, Assistant Director, Revenue Collection Department, Katsina State Board of Internal Revenue, Katsina, on 13th July, 2017.

The Federal Inland Revenue Service (FIRS) on the other hand, collect Valued Added Tax (VAT) from block industries in Katsina metropolis. The tax is paid monthly, and the amount of the tax is 5% of the total sales. Also this tax is paid only by the industries with Business Name registration, which majority of the block industries in Katsina metropolis had.

But for the very few industries that have Limited Liability Company registration, apart from VAT they also paid Company Income Tax (CIT) and Education Tax (ET). The CIT is 30% and ET is 2% of the total sales which is paid annually.²⁸ As revealed by the informant, majority of the block industries in the metropolis do not pay the taxes regularly and appropriately.²⁹

Table 2: Revenue Paid by Block Industries to the Federal Inland Revenue Service (FIRS)

	S OF REVENUE	UNT REVENUE	OF OD
	l Added Tax (VAT)	the total sales	ily
	any Income Tax (CIT)	f the total sales	illy
	tion Tax (ET)	the total sales	illy

Source: Oral Interview with Hajia Amina Mu'azu Karfi, Officer II, Tax Payer Service Department, Federal Inland Revenue Service, Katsina office, IBB way, Katsina, on 12th July, 2017

The amount of taxes and fees paid discourage establishment and growth of block industries.³⁰ Though, it is common nowadays to find quite a number of block industries operating without payment of these taxes appropriately as stated earlier. As I observed, some of the proprietors are negotiating with some officials of revenue agencies to pay less than what is stipulated by the agencies.

7. Poor Accounting Information

As observed, the high rate of small businesses' failure is also attributed to poor or ineffective financial management. Effective financial management can only be instituted in the presence of quality accounting information.³¹ Effective accounting and recording information of the affairs of an industry helps in its development and sustainability. If industry lacks these two important aspects in running its affairs, it may easily collapse. Many businesses like block industry had failed in Katsina metropolis, because the owners are reluctant in developing their systems of accountability in the industry. As a result, they can overdraw more money than the profit made by the business. As time goes on, the business operator can erode the capital of the business leading to fund losses and collapse of the business.³²

8. Price Inflation of Raw Materials

High cost of raw materials and diesel is one of the major challenges affecting the development of block industries in Katsina metropolis. Raw materials include cement, sand and stone dust. For instance, by 1979 when block making as business enterprise started in the metropolis, 9 inch block sold at ₦0.60k to ₦0.65k, 6 inch at ₦0.40k to ₦0.45k.³³ Also in 1999 the price of bag of cement was between ₦500 and ₦550, one load of sand tipper (single) ₦700 and ₦750, stone dust at ₦1800 and ₦2000. The 9 inch block by then (1999) sold at ₦30 to ₦35, 6 inch ₦20 to ₦25 and 4 inch ₦12 to ₦15. Ten years later, (in 2009), bag of cement sold at ₦1,300 to ₦1,350, sand at ₦4,000 to ₦4,500 and stone dust at ₦11,000 to ₦12,000. While 9 inch block sold at ₦75 to ₦80, 6 inch ₦65 to ₦70 and 4 inch ₦55 to ₦60.³⁴ Also, by the year 2015, bag of cement was sold at ₦2,300 to ₦2,400, sand at ₦5,000 to ₦5,500 and stone dust at ₦15,000 to ₦16,000. While 9 inch block is ₦100 to ₦105, 6 inch ₦90 to ₦95 and 4 inch ₦80 to ₦85.³⁵ But as at end of the year 2020, cement was sold at ₦3500 to ₦3,700, sand at ₦9,000 to ₦10,000 and stone dust at ₦23,000 to ₦25,000. While 9 inch block is ₦140 to ₦150, 6 inch ₦120 to ₦130 and 4 inch ₦100 to ₦110.³⁶ However, if you compare the increase rate of raw materials and diesel from 1999 to 2020 with the increase rate of blocks in the period in question, it reduces the profit of a block maker. This is because the quantity of blocks

produced by that period could not be the same now unless you add capital. On the other hand, profit gains from each block did not increase. This situation may lead in producing sub-standard blocks in order to cope with the increase rate which on the other hand, affects the development of the block industries.³⁷

Table 3: Price of Blocks in Katsina Metropolis (1979 -2015)

S/NO.	YEAR	SIZE OF BLOCK	PRICE
1.	1979	9 inch	₦0.60k – ₦0.65k
2.	„	6 „	₦0.40k – ₦0.45k
3.	1999	9 „	₦30 – ₦35
4.	„	6 „	₦20 – ₦25
5.	„	4 „	₦12 – ₦15
6.	2009	9 „	₦75 – ₦80
7.	„	6 „	₦65 – ₦70
8.	„	4 „	₦55 – ₦60
9.	2015	9 „	₦100 – ₦105
10.	„	6 „	₦90 – ₦95
11.	„	4 „	₦80 – ₦85

Source: Information is supplied by Alhaji Ibrahim Master, Malam Sabo Yusuf and Umar Ali Chake.

Recommendations

- In order to reduce the problem of inadequate funds, government needs to ignore the conventional way of giving soft loan via imposing interest to them which is totally prohibited in Islam and unblessful means of gesture and take initiatives to progress *Qard- Hassan* facilities or develop ways for the Muslim entrepreneurs to have access into partnerships with Islamic Banks or Islamic Microfinance to operate *Mudarabah* and *Musharakah* credit based on hire purchase of equipment, and leasing (*Ijarah*) etc. This will encourage them and increase their chances in benefitting from various government's loan programs. At the same time, it will boost their economy. Also effective measures should be taken in monitoring the loan receives by an entrepreneur.
- With regard to inadequate infrastructures in the block making industry which include pipe borne water and electricity supply, government should take an emergency measures on how to provide such infrastructures to block makers cheaply. For instance, like drilling boreholes to them and pay some less amount like 25 - 30 percent of the services since government had all drilling machines and equipments. This will reduce cost for production to the block makers.
- Also, in the case of poor entrepreneurial and technical knowhow, there is need for government agencies assigned for training entrepreneurs to increase their effort in ensuring that all block makers have undergo various capacity trainings at least quarterly or twice in a year. This can be possible by organizing sensitization campaign on the importance of these trainings. The agencies can collaborate with any nongovernmental organization related to block makers like Katsina State Block Moulders Association in organizing the campaign. Also government's registration agencies should

enforce that certificates of training are part of the requirements of registration or yearly renewal of registration for any entrepreneur. This will no doubt encourage entrepreneurs to attend such trainings and acquire the knowledge.

- In order to avert the problem of debtors, an entrepreneur should try to adopt rules of Islam in collecting and giving out debt. Also, he should apply the ideology of ‘Never Give Whom You Cannot Fire’ in the business. Also there is need for implementing ‘Cash and Carry’ system for better business development.
- Concerning the problem of inadequate land, government should intervene by allocating some hectares of land to block makers in various available spaces in the metropolis where they can establish clusters of at least 10 – 15 industries per cluster. Also, it should try and develop the land by providing them with some basic infrastructures like boreholes and electricity supply. This will drastically reduce the problem as well as reduce in production cost.
- Regarding the problem of multiple taxations, there is need for various government levels to make the infant block making industries as tax-free business enterprises. By liberating them from tax, it means full production will be increased which eventually leads to higher revenue or profit and later translate to business growth and expansion.
- Problem of poor accounting information can be tackled by ensuring effective and efficient balance between credit and debit in the financial affairs of the industry. Presence of transparency, accountability and openness are also needed for the take-off of the business.

Conclusion

The discussion above has discovered that block industries are among the major Small and Medium Enterprises (SMEs) in Katsina metropolis that contributes significantly to the socio economic development of the area. The contributions of the industry include: job creation, poverty alleviation, encouragement of effective utilization of local raw materials and technology, increase per capital income, generating revenue to government organizations and enhance physical expansion of Katsina metropolis.

Despite the aforementioned roles, the industries face various challenges that hinder their rapid development. Among them are: inadequate funds, poor infrastructures, poor entrepreneurial skills/technical knowhow, problem of debtors, inadequate land to establish the industries, multiple taxations, poor accounting information and price inflation of raw materials. Also, some recommendations regarding the above listed problems are made in order to provide solutions and create conducive atmosphere for the block making business among Muslims as well as other related business enterprises in the area to thrive. The progress of this sector will no doubt enhance economic development of Katsina metropolis in particular, the state and the nation as a whole.

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LIST OF INFORMANTS

- Abdulkadir Ahmad, 47yrs, Borehole Driller, Kwado, Ring Road, Katsina, 18th April, 2017.
- Abdullahi Yusuf, 43yrs, Principal Enterprises Officer, Small and Medium Enterprises Agency of Nigeria (SMEDAN), Katsina Office, IBB Way, Katsina, 10th March, 2017.
- Alh. Abdu Lawal, 55yrs., Managing Director Kofar Sauri Block Industry, Kofar Sauri, Kaita Road, Katsina, 27th February, 2017.
- Alh. Ahmad Lawal, 57yrs., Managing Director, Gambarawa Block Industry, Katsina, 18th February, 2017
- Alh. Bishir Lawal, 38yrs, Entrepreneur, Bakin Kasuwa, Katsina, 15th April, 2017.
- Alh. Ibrahim Master, 82yrs., CEO Albaba Block Industry, IBB Way, Katsina, 18/2/2016, and Alh. Najume Nagogo, 54yrs, Secretary General, Block Molders Association, Katsina State, IBB Way, Katsina, 20/03/2017.
- Aminu Muhammad, General Manager, ABUG Block Industry, Behind Katsina Central Market, Yahaya Madaki way, Katsina, 16th July, 2017.
- Hajia Amina Mu'azu Karfi, Officer II, Tax Payer Service Department, Federal Inland Revenue Service, Katsina office, IBB way, Katsina, 12th July, 2017
- Jamilu Yusuf, 46yrs, Assistant Director, Revenue Collection Department, Katsina State Board of Internal Revenue, Katsina, 13th July, 2017.
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- Nuraddeen Lawal, 39yrs., General Manager, UBAMS Block Industry, Opp. Federal Mortgage Bank, Yahaya Madaki Way, Katsina, 28/12/2020.
- Sadiq Ibrahim, 36yrs, Manager, Bank of Industry, Katsina Branch, Hassan Usman Road, Katsina, 23rd January, 2018.
- Shamsu Tanimu, 38yrs, Land/ Estate Agent and Broker, Kwado Ring Road, Katsina, 27th June, 2017.
- Umar Ali Chake, 37yrs, Managing Director, UBAMS Block Industry, Yahaya Madaki Way, Katsina, 28th June, 2017.