



## The Role of Waqf in Promoting Family-Owned Businesses among Married Women in Northeastern Nigeria

Adamu Abubakar Muhammad<sup>1\*</sup>, Adam Muhammad Ardo<sup>2</sup>, Shafa'at Ahmad Aliyu<sup>3</sup>,  
Adama Lawal Tafida<sup>4</sup>

<sup>1</sup> Federal University of Kashere, Nigeria

<sup>2</sup> Modibbo Yusufa Foundation, Nigeria

<sup>3</sup> Federal University of Education Zaria, Nigeria

<sup>4</sup> Ahmadu Bello University, Nigeria

Received : September 6, 2024

Revised : December 23, 2024

Accepted : December 26, 2024

Online : December 30, 2024

### Abstract

This study investigates how waqf helps married women in northeastern Nigeria start family-owned enterprises. In the past, waqf, an Islamic charitable endowment, has supported underprivileged communities financially and with resources, acting as a mechanism for socioeconomic development. In this regard, waqf institutions can enable married women to start and maintain family-owned enterprises, tackling issues like restricted financial resources, socio-cultural constraints, and unstable economic conditions. By offering interest-free loans, training courses, and infrastructure assistance, waqf can encourage married women to start their own businesses, increasing their financial independence and boosting household income. The study uses qualitative research methodology, reviewing relevant literature on the subject matter and stakeholder interviews. Findings revealed that integrating waqf with family-owned business initiatives improves economic stability, reduces poverty levels, and strengthens family cohesion. Additionally, the study highlighted the need for strategic collaboration between waqf institutions, government bodies, and community organizations to optimize resource allocation and expand the impact of waqf on women's entrepreneurship. This research underscores the transformative potential of waqf in advancing gender-inclusive economic development in Northeastern Nigeria and provides recommendations for policymakers and waqf administrators to enhance the effectiveness of their programs.

**Keywords** *Family-Owned Businesses, Married Women, Northeastern Nigeria, Waqf*

### INTRODUCTION

In Northern Nigeria, a predominantly Muslim region, women's socioeconomic participation has historically been greatly influenced by cultural and religious norms. The region is well-known for its fervent adherence to Islamic values, which influence how women are perceived in the household, in society, and in the workplace (Muhammad et al., 2024a). The pervasive push to prioritize household responsibilities over public economic endeavours has hindered Muslim women's representation in official corporate sectors. However, women are permitted to work in trade and commerce as long as they uphold Islamic norms, which strongly emphasize moral behaviour and modesty, according to Islamic jurisprudence, or fiqh (Muhammad et al., 2024b).

Even in the digital realm, where physical presence is not required, these socio-cultural norms prevent women from fully engaging in business activities. However, Muslim women in Northern Nigeria continue to be underrepresented in economic activities and face significant obstacles, such as limited digital literacy, access to technology, and socio-cultural restrictions, which are some of the barriers preventing women from fully leveraging house-owned businesses for bursting economic empowerment (ChoudhuryKaul et al., 2023). Religious and cultural restrictions also have a significant impact on the e-commerce involvement of Muslim women. Traditional gender roles in some conservative groups dictate that women should prioritize taking



care of the home and participating as little as possible in public or economic life ([Amrita et al., 2018](#)).

Waqf, an Islamic charitable endowment, has long been an important socioeconomic organization that contributes to infrastructure, economic growth, health care, and education ([Muhammad et al., 2024a](#)). In Northeastern Nigeria, where socioeconomic issues, including gender inequality, unemployment, and poverty, still exist, waqf presents a viable framework for promoting economic empowerment among underprivileged populations, especially married women ([Muhammad et al., 2024a](#)). Notwithstanding the crucial function that women play in boosting household income through small-scale business endeavors, socio-cultural hurdles, a lack of access to capital, and poor business training frequently limit their efforts. By encouraging married women to start family-owned companies through waqf, these issues can be resolved in a way that will benefit their financial independence and the stability of their home as a whole ([Dairoby & Akbar, 2024](#)).

Insurgency, poverty, and a dearth of institutional support for vulnerable communities all contribute to the region's particular socioeconomic challenges in northeastern Nigeria ([Muhammad et al., 2023](#)). Married women face additional obstacles because of cultural norms that restrict their ability to participate in the economy. Although family companies have been acknowledged as a means of promoting economic inclusion, many women do not have access to the financing, markets, and entrepreneurial skills required for long-term success ([Yakubu & Aziz, 2019](#)). These obstacles can be removed by the Islamic tradition-based waqf concept, which offers interest-free financing, infrastructure assistance, and capacity-building programs. Although waqf institutions have traditionally aided in economic growth, little is known about how they can enable women in Northeastern Nigeria to start family-owned enterprises.

Despite the establishment of waqf institutions in Nigeria, their concentration has mostly been on traditional sectors such as education, health care, and religious services. Leveraging waqf to support women's economic empowerment has received little attention, especially when it comes to family-owned enterprises ([Abdullahi, 2019](#)). In Northeastern Nigeria, married women encounter several obstacles, such as insufficient institutional support, lack of entrepreneurial knowledge, and financial marginalization. The lack of formal integration between family-owned business projects and waqf institutions exacerbates this research challenge. Given the lack of understanding of waqf's capacity to solve these issues, research on its potential as a tool for married women in this region to become more economically empowered is necessary.

Therefore, this study investigates how Waqf helps married women in Northeastern Nigeria start family-owned enterprises. It seeks to investigate the direct influence of Waqf on the growth of these companies, pinpoints the obstacle married women have when utilizing Waqf for commercial endeavours, and comprehend how they view Waqf as a tool for both financial empowerment and the sustainability of their firms. The study also looks into how their religious and cultural background influences married women's involvement with Waqf in family-owned enterprises. Additionally, the study seeks to evaluate the long-term viability of family-owned enterprises backed by the Waqf and their role in Northeastern Nigerian community development. The goal of the study is to give a better knowledge of how Waqf empowers married women and promotes long-term family stability.

## LITERATURE REVIEW

Numerous studies have been conducted on the idea of waqf as a socioeconomic development instrument. Researchers like [Deloui et al. \(2021\)](#), [Razak \(2020\)](#), [Abdullahi et al. \(2021\)](#) and [Diallo and Gundogdu \(2021\)](#) highlight the historical importance of waqf in alleviating poverty and supplying public goods. Recent researchers, such as [Rashid \(2024\)](#), have examined

waqf as a means of empowering women, emphasizing its capacity to foster financial inclusion and the growth of entrepreneurship. In nations like Malaysia and Indonesia, for instance, waqf-based microfinance schemes have shown remarkable effectiveness in supporting female entrepreneurs.

In Nigeria, waqf research has mostly focused on traditional functions such as subsidizing education and health care ([Muhammad et al., 2023](#); [Muhammad et al., 2024a](#); [Muhammad et al., 2024b](#)). However, little research has been done on how waqf might be incorporated into women's entrepreneurship, especially in Northeastern Nigeria. Previous research has not covered the unique difficulties married women in family-owned enterprises experience, as well as the possibility that waqf could bridge this divide ([Khan et al. 2021](#)).

Although the literature acknowledges waqf's revolutionary potential in socioeconomic development, little empirical data has been found regarding its application to married women's family-owned businesses in northeastern Nigeria. The ways in which waqf can be modified to meet the particular socioeconomic difficulties faced by this group have not been adequately explored in earlier research. This research attempts to bridge this gap by investigating the role of waqf in supporting family-owned companies, identifying best practices, and offering a framework for effective implementation in the region.

Prior research on Waqf (Islamic endowment) has mostly concentrated on its social, religious, and historical functions; little focus has been placed on its unique function in assisting women, especially in family-owned enterprises. Rather than offering insights into the realities of married women in rural and regional contexts like Northeastern Nigeria, most research has concentrated on urban areas or particular religious communities. The potential of Islamic financial products like Waqf to support women's economic empowerment has not received much attention, particularly in relation to family-owned enterprises.

In order to close this gap, the current study focuses on how Waqf helps married women in Northeastern Nigeria start family-owned enterprises. The study stands out for its emphasis on family-owned enterprises, women-centric viewpoint, geographic focus, and examination of the difficulties married women encounter when trying to obtain and use Waqf resources for business. Some of the present literature's drawbacks include a narrow range of Waqf application, cultural and religious bias, a lack of data, possible respondents' perspective bias, an interdisciplinary approach, and possible modifications to Waqf management. By tackling these drawbacks, the study presents a novel viewpoint on how Waqf might be used to encourage married women's economic empowerment, especially in a distinct sociocultural setting like Northeastern Nigeria.

This research aims to analyze the socio-economic challenges faced by married women in Northeastern Nigeria in establishing and sustaining family-owned businesses, analyze the role of waqf in providing financial and non-financial support, assess the impact of waqf-based interventions, and propose strategies. The study also contributes to the body of knowledge by highlighting the untapped potential of waqf as a tool for economic empowerment, focusing on a vulnerable yet critical segment of society.

## **RESEARCH METHOD**

This study uses a qualitative research technique to examine the function of waqf in encouraging family-owned enterprises among married women in Northeastern Nigeria. This research adopts a case study approach to explore the intricate relationships among married women, family-owned enterprises, and waqf institutions. Religious leaders, community stakeholders, married women working in family-owned enterprises, and waqf administrators are among the target demographics. For data saturation, a sample size of 30 people is adequate. Data collection involves a combination of semi-structured interviews, focus groups, document analysis, and participant observation, ensuring a comprehensive and multifaceted approach. The collected

qualitative data will be systematically analyzed through thematic analysis.

To maintain ethical rigor, the study prioritizes voluntary participation, confidentiality, and informed consent. Furthermore, the research emphasizes credibility, transferability, dependability, and confirmability to ensure reliability and minimize the influence of researcher bias throughout the data collection and analysis processes. As a result of socioeconomic challenges and security situation in the region, six (6) participants from the four aforementioned groups are chosen and are coded as representative of religious leaders (RRL), representative of community stakeholders (RCS), representative of married women (RMW), and representative of waqf administrators (RWA) respectively. This qualitative methodology is well-suited for uncovering the nuanced dynamics of how waqf institutions can empower married women and foster sustainable family-owned businesses in Northeastern Nigeria.

## **FINDINGS AND DISCUSSION**

The study's conclusions provide important new information on how waqf helps married women in Northeastern Nigeria start family-owned enterprises. The main topics that emerged from the data are highlighted in the discussion, which is organized around the research objectives.

### **Socio-Economic Challenges Faced by Married Women in Family-Owned Businesses**

Family-owned enterprises play a pivotal role in driving the global economy; however, married women often encounter significant socioeconomic challenges within these contexts. These challenges encompass role conflicts, limited recognition, restricted decision-making authority, financial dependence, cultural and social norms, educational and skill-related barriers, succession and inheritance issues, and the struggle to balance work and personal responsibilities.

Role conflict, in particular, arises from the competing demands of managing both business and family obligations, leading to time constraints and heightened psychological stress. Such conflicts can adversely impact productivity and, in severe cases, result in burnout. To address these issues, strategies such as clearly delineating responsibilities, fostering the equitable distribution of family duties, and formally recognizing the contributions of women within family enterprises are essential. These measures can help alleviate the pressures faced by married women and enhance their overall participation and effectiveness in family-owned businesses.

To understand about this issue, the interviewer asked the following questions: "What role do you think Waqf can play in helping married women start or grow their family businesses in Northeastern Nigeria?"

*"Waqf can help in many ways, especially for women who are interested in starting small businesses. It can provide the financial resources needed for initial capital or expansion. In our community, family-owned businesses are common, but women face many challenges, including limited access to finance. If more awareness were created about how Waqf can be used to support these businesses, I believe many women could benefit. We also need to ensure that local community leaders and institutions actively promote this idea." – RCS*

The participant's answer provides insight, and it also sheds light on the possibility that restricted access to decision-making might hinder innovation and the blending of different viewpoints. This discrepancy can be addressed by promoting inclusive decision-making procedures and giving women leadership positions. Women's capacity to invest in their own personal growth may be limited by financial dependence. Social and cultural expectations may deter women from pursuing high-profile corporate roles. Promoting gender equality and redefining traditional gender norms can facilitate the social acceptability of women in corporate leadership.

Barriers related to education and talent can significantly limit a company's ability to grow and remain competitive. To address this, gender-inclusive succession plans that recognize the unique talents of each family member can be implemented, ensuring fair and equitable representation. Similarly, challenges in achieving a healthy work-life balance may result in stress, diminished job satisfaction, and health issues. These difficulties can be mitigated through flexible work schedules and supportive workplace policies that prioritize employee well-being.

The survey claims that a growing percentage of Muslim women in Northern Nigeria are using marketplaces like Jumia and Konga as well as social media platforms like Instagram and WhatsApp for business purposes. By allowing women to sell things, accept payments, and deliver them without the need for a physical storefront, these platforms reduce overhead costs and circumvent certain mobility restrictions (Alkanchi et al., 2021).

For their locality and everyday needs, the majority of women who work in e-commerce companies sell food, kitchenware, cosmetics, and apparel. According to Rosca et al. (2020), this makes e-commerce a viable option for economic engagement since it allows people to balance their business ventures with their family responsibilities. The information highlights a number of socioeconomic obstacles that married women in Northeastern Nigeria face while starting and maintaining family-owned enterprises. From the research conducted, this study identified several significant challenges, which are outlined below:

a. Limited Access to Capital

The majority of participants stated that the biggest obstacle to launching or growing their enterprises was a lack of funding. Because of cultural prejudices and collateral requirements, traditional financial institutions frequently exclude women.

b. Cultural Constraints

Socio-cultural conventions hinder married women from participating fully in economic activity. Their freedom of choice, market access, and movement are frequently restricted by these norms.

c. Low Entrepreneurial Skills

Many women lack the technical know-how, financial literacy, and business savvy required managing long-term businesses.

d. Security Issues

Market accessibility, infrastructure, and other economic prospects are impacted by the region's ongoing instability.

These results are consistent with other research highlighting Northern Nigeria's gendered economic isolation (Afshan, et al. 2021; Al-Dajani & Marlow, 2013; Maidoki & Sani, 2018).

### **Role of Waqf in Supporting Family-Owned Businesses**

By advancing social welfare and economic fairness, the Islamic endowment Waqf is a socioeconomic organization that is essential to sustainable development. Initial capital, financial stability, capacity building, skill development, access to markets and networks, innovation and diversification, asset preservation, ethical business practices, support for women in family businesses, community development, and succession planning are all ways it can help family-owned businesses.

Waqf institutions can help family-owned enterprises prosper sustainably and contribute to wider socioeconomic development by offering financial resources, skill development, and community support. Additionally, they may provide grants, loans, or ownership involvement, all of which can reduce risks and help companies weather economic downturns. Waqf organizations can support workshops, skill-development projects, and training courses for members of family-owned businesses, improving business efficiency and competitiveness.

To understand about this issue, the interviewer asked the following questions: Have you heard of Waqf being used to support women in business, and do you think it could help you in your own family business?

*"I have heard of Waqf, but I didn't really know how it could help with starting or growing a business. In my family, we have a small business, but we struggle with getting enough money to expand. If Waqf could provide support for women like me, I think it would really make a difference. Many women here don't have access to traditional loans because of our cultural norms, so something like Waqf could be a real blessing. I would like to learn more about how to access it." – RMW*

Waqf funds are particularly advantageous to family-owned enterprises, since they can be utilized to finance R&D initiatives or offer resources for commercial diversification. In order to ensure long-term viability and benefit future generations, waqf assets can be allocated to the enterprise. However, in order to optimize the impact of waqf, several obstacles must be overcome. These include effective administration, knowledge of and ease of access to waqf opportunities, and government and Islamic organization policy support. All things considered, waqf institutions have enormous potential to help and strengthen the expansion of family-owned enterprises, guaranteeing their long-term viability, resilience, and adherence to moral principles. According to the research, waqf is a promising method for dealing with these issues. The following functions of waqf were underlined by participants and waqf administrators:

a. Financial Support

Waqf organizations give married women seed money and interest-free loans so they can start modest businesses. These grants are frequently given out in methods that take into account the women's repayment plans and financial capabilities.

b. Entrepreneurial Training

Workshops on financial planning, marketing tactics, and business management are examples of capacity-building activities that are a part of several waqf programs. These initiatives give women the tools they need to run their companies successfully.

c. Market Access

By providing venues for product sales and networking possibilities, cooperatives backed by waqfs help women enter the market.

d. Social Empowerment

Waqf institutions raise the status of women in their families and communities by assisting women-owned enterprises. Better family dynamics and collaborative decision-making in homes are two benefits of this empowerment.

These results are consistent with international best practices for waqf-based economic interventions that have been seen in nations such as Indonesia and Malaysia (Haneef, 2018; Salman et al., 2022; Muhammad et al., 2022). However, they also highlight the unique challenges and opportunities specific to the context of Northeastern Nigeria.

### **Impact of Waqf-Based Interventions**

Interventions based on waqf have the ability to change married women's house-owned businesses in northeastern Nigeria. By addressing gaps in infrastructure, education, and finances, these interventions enable women to become economically independent. Improved financial inclusion, skill development and capacity building, access to infrastructure and resources, market connections and networking, social and economic equity promotion, cultural and traditional skill preservation, bolstering household and community resilience, promoting ethical business



practices, promoting work-life balance, and community-based support systems are some of the effects of these interventions.

To understand about this issue, the interviewer asked the following questions: How does the Waqf system currently support women's entrepreneurship, and what improvements could be made to assist married women in family-owned businesses?

*"Currently, Waqf is primarily used for education and health purposes, but there is potential to redirect some of these funds to support small businesses. However, the process can be complicated, and many women are unaware that Waqf could be used for business development. I think there is a need to create more programs specifically designed to support women entrepreneurs. For example, Waqf could be directed toward providing low-interest loans or grants for business-related expenses. It would also be beneficial to raise awareness about how Waqf works and create partnerships with local women's groups to guide them."* – RWA

Waqf-based treatments do, however, confront obstacles like ineffective administration, cultural hurdles, a lack of awareness, and a lack of resources. Campaigns for awareness, government and religious support for policies, collaborations with non-governmental organizations and international organizations, and training for waqf managers to increase their capacity are some suggestions for overcoming these obstacles. Waqf's effect on married women's and their families' economic empowerment was evaluated from a number of angles:

a. Increased Household Income

Waqf-advantaged women reported a discernible rise in household income, which allowed them to provide their families with improved access to healthcare, education, and nutrition.

b. Sustainability of Family-Owned Businesses

By reducing financial risks and encouraging company expansion, waqf support helped family businesses last a long time. Waqf aid was mentioned by a few individuals as a pivotal moment in overcoming economic stagnation.

c. Improved Family Cohesion

Married women's economic empowerment eased financial strain on their husbands, promoting greater cooperation and harmony in households.

These results show that waqf interventions have an impact on family and community well-being in addition to meeting individual financial requirements as opined by [Muhammad et al. 2024b](#), [Senghore \(2023\)](#), [Sukmana \(2020\)](#), and [Weiss \(2020\)](#). Therefore, by filling up the gaps in infrastructure, education, and finances, waqf-based initiatives have the potential to revolutionize house-owned businesses among married women in Northeastern Nigeria. Strategic planning, effective management, and stakeholder participation are essential for these interventions to be successful in order to maximize impact and sustainability.

### **Gaps in Waqf Management and Implementation**

Islamic endowments, or waqf, have long played a significant role in promoting economic growth, social welfare, and communal resilience. However, there are a lot of management and implementation gaps, especially in modern settings. A lack of awareness and understanding, inadequate data and documentation, poor governance and mismanagement, a lack of professional expertise, socio-cultural barriers, fragmentation and lack of coordination, a lack of technological integration, political meddling, poor monitoring and evaluation, and a lack of integration with development goals are some of these gaps.

For instance, Nigeria lacks thorough legislative frameworks governing waqf management,

which causes uncertainty in governance and operations. Ineffective governance systems result in corruption, inefficiency, and the loss of waqf assets, which deters contributors and erodes confidence. Waqf is underutilized as a weapon for healthcare, education, and poverty alleviation since many Muslims are ignorant of its potential to alleviate socioeconomic issues. To understand about this issue, the interviewer asked the following questions: How do you see the role of Waqf in supporting family-owned businesses, particularly for married women?

*"Waqf is a powerful tool in Islam for supporting communities, and its potential to help women, especially in business, is significant. Islam encourages both men and women to be active participants in economic activities. In our region, Waqf could be an excellent resource for supporting family businesses. However, the use of Waqf for this purpose is not yet widespread, and many women may not know how to access it. I believe religious leaders should encourage women to tap into this resource, while ensuring that it aligns with Islamic values of fairness and charity." – RRL*

Waqf institutions frequently function independently with minimal cooperation or standardization, which results in inefficiency, competition for scarce resources, and duplication of work. Waqf institutions' autonomy and mission are occasionally compromised by political objectives and a lack of technological integration.

Governments should create thorough legal frameworks, improve professional management, use technology, raise awareness, encourage cooperation, match waqf projects with national and international development agendas, set up frequent monitoring and assessment systems, and guarantee inclusivity in order to close these gaps. Waqf institutions can significantly contribute to reducing poverty, advancing education, and fostering sustainable economic growth by overcoming these obstacles, particularly in underprivileged areas. Notwithstanding its promise, the study found key shortcomings in waqf administration and execution that prevent it from reaching its full potential:

- a. Absence of Strategic Focus  
Targeted programs for women's economic development are lacking in many waqf institutions. The majority of initiatives are generic and do not take into account the unique requirements of married women working in family enterprises.
- b. Insufficient Knowledge  
A sizable section of the intended audience is still ignorant of waqf programs and their possible advantages, which restricts involvement.
- c. Resource Limitations  
Waqf organizations frequently struggle with administrative and financial issues, which limit their capacity to grow and maintain programs.
- d. Monitoring and Evaluation  
There are insufficiently strong mechanisms in place to track the success of waqf initiatives or collect beneficiary input.

### **Integration with Broader Development Frameworks**

Married women in Northeastern Nigeria who run house-owned businesses are among the underprivileged populations whose socioeconomic development could be greatly aided by waqf money. By guaranteeing congruence with regional, national, and global development objectives, integrating these funds with more comprehensive development frameworks might increase their impact. Waqf initiatives can be aligned with national development plans, partnered with international development goals, integrated with microfinance institutions, NGOs, community-



based development models, monitoring and evaluation within development frameworks, using technology to promote innovation, involving the private sector in co-funding or providing resources for waqf-driven initiatives, and promoting stakeholder participation.

Lack of coordination, cultural obstacles, resource limitations, and policy gaps are some of the integration challenges. Campaigns for awareness, data-driven decision-making, capacity building, and policy lobbying are among the suggestions. Data-driven decision-making should use data and research to determine the most effective ways to integrate waqf funds with development priorities; capacity building should teach waqf managers how to comprehend and work with development frameworks; policy advocacy should support policies that support waqf contributions to national and international development goals; and awareness campaigns should highlight the advantages of integrating waqf with larger development initiatives.

In conclusion, the influence of waqf funding on increasing house-owned companies among married women in Northeastern Nigeria can be greatly increased by incorporating them with larger development frameworks. Waqf institutions can be effective instruments for empowering married women and promoting regional development by tackling issues and encouraging strategic partnerships. Opportunities to incorporate waqf into more comprehensive development frameworks are also revealed by the study:

a. Cooperation with Government

In areas with inadequate institutional capacity and infrastructure, partnerships with government organizations can increase the scope and impact of waqf programs.

b. Waqf programs can work in tandem with microfinance programs by offering interest-free options, particularly for women who are not able to access standard financial services.

c. Community Participation

Relevance and sustainability are ensured when community people are included in the planning and execution of waqf activities.

These responses provide a snapshot of how each group might view the role of Waqf in supporting family-owned businesses among married women in Northeastern Nigeria. They reflect both the potential and the challenges in utilizing Waqf as a resource for economic empowerment. These results demonstrate that in order to optimize waqf management's potential for economic empowerment, a more methodical approach is required.

### **Comparing with Current Literature**

An emerging field of study with important socioeconomic ramifications is the function of waqf in encouraging married women in Northeastern Nigeria to start their own home-based businesses. The majority of the work now in publication emphasizes the wider socioeconomic functions of waqf in Islamic communities while concentrating on its theoretical and historic foundations. However, by looking at the modern uses of waqf, such as its role in empowering underrepresented groups and encouraging entrepreneurship, new research has advanced the conversation.

Gender-specific treatments, regional focus, integration with development frameworks, empirical evidence, and cultural and social context are among the major gaps in the literature. Customized waqf interventions for married women, particularly in economically disadvantaged areas, are mainly ignored in the literature that is currently available. Due to its distinct socioeconomic difficulties, northeastern Nigeria is still underrepresented in research on the use of waqf. Studies that incorporate waqf initiatives are scarce.

In order to support house-owned companies, few studies combine waqf activities with more comprehensive frameworks like microfinance, financial inclusion, and the Sustainable Development Goals. By offering actual data unique to Northeastern Nigeria, the study's conclusions

expand on previous research, including that of [Kahf \(1998\)](#) and [Alkanchi \(2021\)](#). This study emphasizes waqf's practical use in addressing contemporary socioeconomic issues encountered by married women, whereas earlier research focused on its theoretical and historical components.

### **Conclusion of the Results**

One potentially revolutionary strategy to reduce poverty, encourage economic independence, and address gender gaps in entrepreneurship is the role of waqf (Islamic endowment) in encouraging house-owned companies among married women in Northeastern Nigeria. By providing grants, interest-free loans, and assistance with skill development, waqf organizations can lessen reliance on outside assistance and promote more socioeconomic stability. Waqf funds can address the particular difficulties married women in Northeastern Nigeria confront when they are combined with developmental frameworks such as the Sustainable Development Goals (SDGs), microfinance, and community-based empowerment initiatives.

However, there are a number of obstacles to the existing waqf implementation for women's companies, including ineffective management, social and cultural impediments, a lack of awareness among married women, and resource constraints. According to regional studies, effective interventions have been implemented. However, many areas lack effective waqf programs that are suited to the needs of women.

The study shows that by removing obstacles to entrepreneurship and supporting family-owned enterprises, waqf has the ability to completely change the economic situation for married women in Northeastern Nigeria. Targeted interventions, improved management techniques, and strategic stakeholder participation are necessary to realize this promise, though. The implementation gaps found in waqf offer a path forward for strengthening its contribution to the region's equitable and sustainable development.

Recommendations include institutional reforms, capacity training, awareness campaigns, stakeholder participation, and strong monitoring mechanisms to optimize the effect of waqf on house-owned companies. Waqf has the potential to be a potent instrument for regional economic empowerment, poverty reduction, and sustainable development by filling up gaps in management, awareness, and resource distribution. To guarantee long-term effectiveness, future research and policy activities should concentrate on scaling effective models and incorporating waqf projects into larger development frameworks.

### **CONCLUSIONS**

This study has shown how important waqf can be in encouraging married women in Northeastern Nigeria to start family-owned enterprises. Waqf programs help women overcome obstacles like low business skills, cultural norms, and restricted access to money by offering financial support, entrepreneurship training, and social empowerment. Waqf promotes household income, family unity, and communal well-being by empowering women to actively engage in family businesses. But the results also point to serious shortcomings in waqf program administration and execution. These include inadequate monitoring and evaluation systems, a lack of focused interventions for women, a lack of knowledge about waqf options, and resource limitations.

To optimize waqf's influence on women's economic empowerment and regional sustainability, these problems must be resolved. Therefore, policymakers and financial institutions should work together to expand the selection of Sharia-compliant financial products targeted at Muslim women. In accordance with their religious beliefs, this would ensure that people could access safe, interest-free financial services and encourage greater participation in digital financial systems. It is the duty of legislators to ensure that economic policies respect the unique needs of female traders in Northern Nigeria and are inclusive. Gender-responsive budgeting should be used

to distribute resources in order to support women-led businesses, particularly in the digital economy.

### LIMITATION & FURTHER RESEARCH

The study suggests recommendations for waqf institutions to support married women in family businesses, enhance awareness campaigns, strengthen capacity building, improve resource mobilization, establish monitoring and evaluation systems, integrate waqf into development policies, provide regulatory support, encourage public-private partnerships, and promote community participation. It also recommends leveraging existing networks to foster greater community involvement in waqf programs. Further research is needed to explore comparative studies, impact assessment, technology role, integration models, and policy analysis.

Therefore, since the current research focuses on the role of waqf in supporting married women to develop their house owned businesses, the future research should concentrate on married women with disabilities, carry out regional studies, incorporate contemporary frameworks, evaluate the impact, and cooperate with stakeholders to close these gaps. In addition to advancing scholarly knowledge, this will motivate real-world initiatives to support married women's empowerment and promote regional economic growth.

### REFERENCES

- Abdullahi, A., Othman, A. H. A. & Kassim, S. (2021), Financial inclusion enhancement through the adoption of Islamic microfinance in Nigeria, *International Journal of Ethics and Systems*, 37(3), 486-505. <https://doi.org/10.1108/IJOES-02-2021-0040>
- Abdullahi, S. (2019), *How waqf, zakat can boost infrastructural needs of Nigeria*. Retrieved May 6, 2024 from <https://guardian.ng/features/friday-worship/how-waqf-zakat-can-boost-infrastructural-needs-of-nigeria/>.
- Afshan, G., Shahid, S. & Tunio, M. N. (2021). Learning experiences of women entrepreneurs amidst COVID-19, *International Journal of Gender and Entrepreneurship*, 13(2), 162-186. <https://doi.org/10.1108/IJGE-09-2020-0153>
- Al-Dajani, H. & Marlow, S. (2013), Empowerment and entrepreneurship: a theoretical framework, *International Journal of Entrepreneurial Behavior & Research*, 19(5), 503-524. <https://doi.org/10.1108/IJEBr-10-2011-0138>
- Alkanchi, H. M., Md Yusoff, Y., & Mohammed, Z. A. (2021). The significance of Muslim families awareness in promoting entrepreneurship development in Sokoto state, Nigeria. *AL-BASIRAH Journal*, 11(2), pp. 69-83, <https://doi.org/10.22452/basirah.vol11no2.6>
- Amrita, K., Garg, C. P., & Singh, S. (2018). Modelling the critical success factors of women entrepreneurship using fuzzy AHP framework. *Journal of Entrepreneurship in Emerging Economies*, 10(1), 81-116. <https://doi.org/10.1108/JEEE-03-2017-0017>
- ChoudhuryKaul, S., Supriyadi, O. & Fahlevi, N. (2023), Muslim Indonesian women entrepreneurs: a factor analysis of business performance, *Journal of Islamic Marketing*, 14(12), 3186-3207. <https://doi.org/10.1108/JIMA-01-2022-0036>
- Dairoby, A., & Akbar, M. (2024). The Role of Zakat in Achieving SDGs: A Literature Review. *Indonesian Conference of Zakat - Proceedings*, 773-779. <https://doi.org/10.37706/iconz.2023.602>
- Deloui, J. S., Amiri, A. P., Jahangiri, A., & Behniafar, A. R. (2021). The role of endowments in the realization of peace and human rights. *Purposes and Representations*, 9(SPE1), e890. <https://doi.org/10.20511/pyr2021.v9nSPE1.890>.
- Diallo, A.T. & Gundogdu, A.S. (2021). Economic Empowerment, Zakat, Waqf, and Social Infrastructure. In *Sustainable Development and Infrastructure*. Palgrave Studies in Islamic

- Banking, Finance, and Economics. Palgrave Macmillan, Cham. [https://doi.org/10.1007/978-3-030-67094-8\\_5](https://doi.org/10.1007/978-3-030-67094-8_5).
- Haneef, M. A. (2018). Waqf as a Socio-Economic Institution. *Journal of King Abdulaziz University: Islamic Economics*, 31(2), 71-78 <https://doi.org/10.4197/Islec.31-2.5>
- Kahf, M. (1998, March 2-4). *Financing the Development of Awqaf Property*. Seminar on Development of Awqaf, Kuala Lumpur, Malaysia. [https://monzer.kahf.com/papers/english/FINANCING\\_AWQAF.pdf](https://monzer.kahf.com/papers/english/FINANCING_AWQAF.pdf).
- Khan, R. M. N., Shafique, O., Siddique, N., Razzaq, R. & Hafeez, R. M. Z. (2021). Qualitative Study on the Socio-Economic Impact of Participation in Akhuwat Islamic Microfinance on Poverty Eradication and Women Empowerment, *Bulletin of Business and Economics (BBE)*, 10(4), 176-185.
- Maidoki, M. L. & Sani, U. B. (2018), Zakat and endowment: significant tools for society's welfare in Sokoto State, Nigeria, in E-Book of Masjid, Zakat and Waqf Management. *KUIS, Selangor*, 58-66.
- Muhammad A. A, Idris, I. D., Kika, F. A., & Bagari, M. (2022). Zakat and Poverty Alleviation among People with Disabilities in Gombe State Nigeria: A Critical Analysis. *ZIZWAF: Jurnal Zakat dan Wakaf*, 9(1), 46-58. <https://doi.org/10.21043/ziswaf.v9i1.13184>.
- Muhammad, A. A., Ardo, A. M., Mashema, B. L., & Ibrahim, M. B. (2023). The Role of Waqf for Human Sustainable Development (HSD) in North-Eastern Nigeria. *IJZIP: International Journal of Zakat and Islamic Philanthropy*, 5(1), 198-208.
- Muhammad, A. A., Idayat, M. A., Aliyu, S. A., Hashimu, M. & Ovosi B.M (2024a). Empowering Women through E-Learning: The Role of Waqf in Supporting Digital Education for Girls and Women in Northern Nigeria. *FINGER: Jurnal Ilmiah Teknologi Pendidikan*, 3(3), 90-96. <https://doi.org/10.58723/finger.v3i3.335>
- Muhammad, A. A., Hussaini, H. A., Muhammad, Z. J., & Aliyu, S. A. (2024b). Socioeconomic Factors and Educational Aspirations in Northern Nigeria: Islamic Endowment as a Possible Solution. *Indonesian Journal for Islamic Studies*, 2(3), 67-74. <https://doi.org/10.58723/ijfis.v2i3.274>.
- Rashid, S. K. (2024). Potential of Waqf in Contemporary World. *Journal of King Abdulaziz University: Islamic Economics*, 31(2), 53-69. <https://doi.org/10.4197/Islec.31-2.4>.
- Razak, S. H. A. (2020). Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia. *International Journal of Sociology and Social Policy*, 40 (3/4). <https://doi.org/10.1108/IJSSP-11-2018-0208>
- Rosca, E., Agarwal, N., & Brem, A. (2020). Women entrepreneurs as agents of change: A comparative analysis of social entrepreneurship processes in emerging markets. *Technological Forecasting and Social Change*, 157, 120067. <https://doi.org/10.1016/j.techfore.2020.120067>
- Salman, M. J., Mohamad, N. A., & Sadique, M. A. (2022). E-Waqf Implementation: A Paradigm Shift in Nigeria Waqf System. *Journal of Asian and African Social Science and Humanities*, 7(4), 41-53. <https://doi.org/10.55327/jaash.v7i4.255>
- Senghore, A. F. (2023). Assessing the role of islamic microfinance: A women empowerment case study, *European Journal of Islamic Finance*, 10(3), 45-70. <https://doi.org/10.13135/2421-2172/7939>
- Sukmana, R. (2020). Critical assessment of Islamic endowment funds (waqf) literature: Lesson for government and future directions. *Heliyon*, 6(10), e05074. <https://doi.org/10.1016/j.heliyon.2020.e05074>.
- Weiss, H. (2020). Muslim NGOs, Zakat and the Provision of Social Welfare in Sub-Saharan Africa: An Introduction. In Weiss, H. (eds) *Muslim Faith-Based Organizations and Social Welfare in Africa*. Palgrave Macmillan, Cham. [https://doi.org/10.1007/978-3-030-38308-4\\_1](https://doi.org/10.1007/978-3-030-38308-4_1)

Yakubu, A. & Aziz, A. H. A. (2019). The Role of Waqf in Economic Sustainability and Poverty Reduction. *International Journal of Academic Research in Business and Social Sciences*, 9(12), 694–700. <http://dx.doi.org/10.6007/IJARBS/v9-i12/6771>