



Harnessing Waqf for Sustainable Livelihoods: Women Entrepreneurs as Drivers of Development in Northern Nigeria

Adamu Abubakar Muhammad^{1*}, Adam Muhammad Ardo², Shafa'at Ahmad Aliyu¹,
Rabi Shehu Dalhatu³, Ibrahim Abubakar Muhammad⁴

¹Federal University of Kashere, Nigeria

²Modibbo Yusufa Foundation, Nigeria

³Ahmadu Bello University, Nigeria

⁴Adamu Tafawa Balewa College of Education, Nigeria

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Abstract

In Muslim societies, the waqf (Islamic endowment) system has long served as a crucial instrument for social welfare, income redistribution, and long-term community development. Waqf is a promising mechanism for promoting inclusive growth and sustainable livelihoods in Northern Nigeria, where women entrepreneurs continue to face obstacles, including limited access to financing, sociocultural norms, and inadequate institutional support. This study examines the potential of waqf to support female entrepreneurs, who are a significant force behind socioeconomic growth in Northern Nigeria. The study investigates how waqf-based resources can be mobilized to bolster women's entrepreneurial potential, generate employment opportunities, and enhance household resilience, all while being anchored in Islamic socio-economic justice and the maqāṣid al-sharī'ah (objectives of Islamic law). The research employs a qualitative methodology and draws on historical analyses of classical and contemporary waqf practices, as well as fieldwork that includes interviews with Islamic scholars, waqf administrators, policymakers, and women entrepreneurs across selected states in the region. Findings are anticipated to show that institutionalizing waqf for entrepreneurship not only addresses gender-based economic marginalization but also significantly contributes to poverty alleviation, social equity, and the realization of the United Nations Sustainable Development Goals (SDGs), particularly those related to gender equality, decent work, and reduced inequalities. The study concludes that a revitalized waqf framework, integrated into modern legal, financial, and policy systems, can position women entrepreneurs as central agents of sustainable development in Northern Nigeria while reinforcing the ethical and spiritual dimensions of Islamic philanthropy.

Keywords: *Drivers of Development, Harnessing, Northern Nigeria, Sustainable Livelihoods, Waqf, Women Entrepreneurs*

INTRODUCTION

One of the most enduring aspects of Islamic civilization is the institution of waqf, or Islamic endowment. Waqf has historically served as a pillar of economic justice, infrastructure development, healthcare, education, and social welfare in Muslim nations. To ensure that social benefits were accessible to everyone, regardless of class or status, endowed properties funded public works projects, hospitals, libraries, and schools (madāris) in the early years of Islam (Muhammad et al., 2024b). The ethical basis for this practice was established by the Qur'anic spirit of generosity (ṣadaqah), and the Prophetic emphasis on continuous charity (ṣadaqah al-jāriyah), and its legal structure was methodically crafted by jurists to ensure perpetuity, equity, and public benefit. Private wealth was converted into a public trust through waqf, which redistributed funds to support social cohesion and long-term communal resilience (Sani et al., 2025).

These traditional waqf functions assume new significance in the contemporary Northern

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Corresponding author's email: abubakaradamu1980@gmail.com

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Nigerian context. High rates of poverty, a lack of educational opportunities, poor healthcare facilities, gender inequality, the aftereffects of instability, and displacement brought on by insurgency are just a few of the developmental issues the area has long faced. Women entrepreneurs are increasingly crucial in maintaining households, generating jobs, and promoting community development in this precarious socioeconomic climate. However, systemic obstacles like:

- Continue to limit their potential: Inadequate access to financing because of collateral requirements and the prevalence of interest-based lending, which many people shun for religious reasons.
- Women's mobility: Access to markets and decision-making authority within their families is restricted by sociocultural norms; their institutional support is weak, with few state-backed programs or specialized microfinance initiatives to meet their entrepreneurial needs.

These obstacles weaken home resilience and regional development by sustaining a cycle of social vulnerability, gender inequality, and economic marginalization.

In light of this, waqf emerges as a practical tool for promoting sustainable livelihoods. Waqf can overcome obstacles arising from financial constraints, cultural norms, and institutional neglect by redirecting endowment funds toward women-focused entrepreneurial initiatives. These schemes can offer interest-free microfinance, training opportunities, company incubation, and social security.

This paper contends that a revived waqf system can place women entrepreneurs at the forefront of sustainable development in Northern Nigeria by bridging the gap between Islamic socioeconomic justice and global development paradigms. Such a strategy promises to promote social justice, community cohesion, and spiritual fulfilment, as well as economic empowerment, thereby aligning religious tradition with contemporary development demands.

LITERATURE REVIEW

The Concept and Historical Role of Waqf

The Arabic verb *waqafa*, meaning "to stop" or "to hold," is the source of the word waqf. According to the law, it is the permanent commitment of an asset, such as real estate, structures, or money, to public or charity causes, provided that the asset itself is left intact and its usufruct or profits are directed towards societal welfare (Cizakça, 2000). Waqf is intended as a type of *ṣadaqah jāriyah* (continuous charity), which ensures continued benefit, in contrast to regular philanthropy (*ṣadaqah*), which is typically one-time (Mahmoud et al., 2025). Waqf is one of the most enduring Islamic institutions for wealth redistribution and community support.

Waqf has been a foundational institution of Muslim society since the early days of Islam. The Prophet Muhammad SAW's companions built wells and gardens to supply food and water to those in need. The term "*awqāf*," which is the plural of "*waqf*," has evolved over centuries to encompass a variety of functions, such as:

- i. Education: Waqf was used to finance schools, libraries, and universities, enabling free or heavily discounted education.
- ii. Healthcare: Free medical services were provided by hospitals in large Muslim cities, which were frequently backed by endowments of farms, stores, or property.
- iii. Infrastructure: Roads, markets, bridges, wells, and fountains were maintained with waqf earnings, contributing to urban growth.
- iv. Social welfare: Endowments were used to fund public meals, orphan care, widows' assistance, and scholar stipends (Ahmed, 2004).

Waqf reached its zenith under the Ottoman Empire, where its institutions oversaw the management of almost one-third of all arable land. These endowed lands generated income for

social security programs, religious services, and public infrastructure. Thus, waqf served as both a socioeconomic instrument that ensured the well-being of future generations and a spiritual act of piety (Alam et al., 2022).

Women Entrepreneurs Development

Research indicates that women's participation in micro- and small-scale enterprises plays a major role in reducing poverty and diversifying household income. For instance, according to Amuda (2013), women are more likely than men to allocate their wages to family essentials, healthcare, and their children's education. Research from sub-Saharan Africa indicates that women-led enterprises increase household resilience to economic shocks, reduce vulnerability, and promote economic independence (Muhammad et al., 2024b). Empowering female entrepreneurs is a crucial strategy for sustainable development and a catalyst for intergenerational transformation.

Despite their potential, Northern Nigerian women entrepreneurs encounter numerous obstacles that prevent them from making meaningful contributions to social and economic advancement, which include: Financial Exclusion because of high interest rates, collateral restrictions; Cultural Restrictions because of the uncontrollably mixed genders, sociocultural norms; Inadequate Institutional Support; Educational Gap, among others (Sani et al., 2025).

Waqf as a Tool for Women's Entrepreneurship and Sustainable Livelihoods

Waqf's dual status as both a socioeconomic and spiritual institution makes it potentially supportive of women's entrepreneurship. From an Islamic standpoint, waqf ensures that wealth benefits communities for generations to come by embodying the idea of *ṣadaqah jāriyah* (continuous charity). Waqf promotes the preservation of money (*ḥifẓ al-māl*), family (*ḥifẓ al-nasl*), and human dignity (*ḥifẓ al-ird*) under the *maqāṣid al-sharīʿah*. Waqf provides an alternative pathway to resources, grounded in community trust and religious legitimacy, for female entrepreneurs in Northern Nigeria, where institutional and cultural constraints limit access to finance (Auda, 2008).

Waqf-based businesses empower women and positively impact the welfare of households and communities. Research demonstrates that women allocate a disproportionate share of their income to their children's nutrition, healthcare, and education. Therefore, waqf funds allocated to women-owned businesses can enhance community resilience to poverty and economic shocks and improve family welfare. SDGs 1 (No Poverty), 5 (Gender Equality), and 8 (Decent Work and Economic Growth) are aligned with this.

In Northern Nigeria, the use of waqf to support women's entrepreneurship offers a sustainable, culturally appropriate, and faith-based approach to reducing poverty and improving livelihoods. Waqf can position women and entrepreneurs as key players in socioeconomic change by providing alternative funding, removing cultural barriers, and enhancing household resilience (Muhammad et al., 2023a). To realize its full potential, waqf must be incorporated into policy frameworks, and gender-sensitive governance must be ensured.

Therefore, Northern Nigeria could overcome the cultural and material obstacles to women's entrepreneurship by employing contemporary waqf frameworks and integrating economic empowerment into a faith-rooted development model relevant to local conditions. Waqf thus functions as a transformative instrument for gender equity and inclusive development, in addition to being a redistributive mechanism.

RESEARCH METHOD

Historical Analysis

A historical-descriptive study of traditional Islamic texts, legal systems, and modern waqf applications in various Muslim societies is conducted. In order to track the development of waqf from its historical use in healthcare, education, and poverty alleviation to its contemporary variations, such as cash waqf, corporate waqf, and productive waqf, it is necessary to examine academic works by jurists, economists, and specialists in Islamic finance, such as [Al-Qaradawi \(1999\)](#), [Kahf \(2003\)](#), and [Cizakça \(2000\)](#). To highlight best practices that could be contextualized in Northern Nigeria, comparative insights are drawn from Sudan, Malaysia, and Indonesia.

Fieldwork and Data Collection

Four Northern Nigerian states, which include Taraba, Kaduna, Bauchi, and Gombe, were specifically chosen for the fieldwork because of their unique socioeconomic and cultural settings, as well as their differing levels of exposure to waqf-related programs. Semi-structured interviews were used to gather data from 40 participants, including:

- i. Islamic jurists and scholars (10)
- ii. Waqf managers and administrators (10)
- iii. State religious and development agency policymakers (10)
- iv. Female entrepreneurs running small enterprises (10)

Participants' opinions on the current state of waqf management, obstacles to women's economic participation, potential waqf-based interventions, and suggestions for institutional reform were examined in the interviews.

Data Analysis

Thematic analysis, which involved coding and classifying responses and identifying overarching themes, was used to analyze the data. This approach was selected because it is appropriate for investigating lived experiences, perceptions, and institutional processes. Thematic matrices were created to draw attention to recurrent themes like:

- i. Obstacles include cultural limitations, inadequate institutional structures, and financial exclusion.
- ii. Possibilities include corporate waqf collaborations, community-driven productive waqf projects, and cash waqf for microfinance.
- iii. Suggestions include gender-sensitive waqf policies, capacity building, and legislative reforms.

Triangulation and Validity

The study used a triangulation technique to guarantee validity and reliability by combining:

- i. Historical evidence from both classical and modern literature.
- ii. Gather viewpoints from various interested parties.
- iii. A contextual examination of Northern Nigeria's socioeconomic conditions.

By ensuring that the results are not based on a single data source but rather provide a comprehensive, multifaceted view of waqf and its potential to support women's entrepreneurship, this methodological triangulation enhances the trustworthiness of the findings.

FINDINGS AND DISCUSSION

Current Barriers Facing Women Entrepreneurs

The fieldwork revealed a consistent set of barriers that continue to constrain women entrepreneurs in Northern Nigeria. These barriers, while varied in form, intersect to create a

systemic cycle of exclusion that hinders women's ability to fully participate in entrepreneurial activities.

Financial Exclusion

Notably, 85% of female respondents reported having little to no access to formal financial institutions, including access to loans and credit. Many attributed this to discriminatory practices in traditional finance, stringent bank restrictions, and a lack of collateral. Numerous participants emphasized that even microfinance organizations frequently charge exorbitant interest rates, rendering them inappropriate for women with inconsistent or low incomes. Women's capacity to expand their enterprises, diversify their production, or invest in technology is hampered by this financial constraint. These results are consistent with a larger body of research on development that highlights financial access as a necessary condition for sustainable livelihoods ([Muhammad et al., 2022](#)).

Socio-Cultural Norms and Gender Stereotypes

Approximately 65% of respondents cited deeply ingrained sociocultural norms as a primary challenge. Women business owners are frequently viewed as secondary wage earners whose responsibilities are limited to the home. A few participants discussed their experiences of community scepticism when owning a business, noting that being a woman was viewed as going against the grain. Their ability to start their own business is further constrained by restrictions on their visibility and mobility, such as prohibitions on attending markets or business meetings without a male guardian. These cultural preconceptions weaken women's bargaining power in households and markets and perpetuate systemic inequity.

Institutional Neglect and Policy Gaps

The lack of robust institutional and governmental frameworks supporting women-led businesses was mentioned by almost 72% of respondents. Some women expressed dissatisfaction with the lack of training specifically designed for women in entrepreneurship, the lack of effective government interventions, and the low level of NGO participation in programs aimed at developing sustainable businesses. Respondents from Borno and Gombe specifically mentioned that NGO interventions and humanitarian help were frequently relief-focused, short-term, and unrelated to long-term business empowerment. Because of this institutional neglect, initiatives are dispersed and short-lived, depriving women entrepreneurs of reliable support networks.

Intersection of Barriers

The barriers reinforce each other rather than being experienced separately. For instance, sociocultural constraints that hinder women's access to official aid frequently exacerbate financial exclusion, and institutional neglect sustains social and financial marginalization. Women entrepreneurs are thus left exposed to poverty, company failure, and economic dependency as a result of this triple-layered limitation.

The results highlight how financial systems, cultural norms, and institutional frameworks are intricately entwined with the challenges of women's entrepreneurship in Northern Nigeria. These barriers could be addressed concurrently by revitalizing waqf-based mechanisms: formalized waqf institutions could support weak government structures in providing steady business and livelihood support; community-driven waqf initiatives could challenge restrictive norms by legitimizing women's roles in Islamic philanthropy; and cash waqf and productive waqf could lessen financial exclusion.

Perceived Role of Waqf in Empowering Women

Field interviews revealed a strong perception among women entrepreneurs, scholars, and administrators that waqf has significant potential as a tool for women's economic empowerment in Northern Nigeria. Respondents consistently emphasized three areas where waqf could serve as a transformative mechanism:

Microfinance Support

The potential of cash waqf to offer interest-free loans and start funding for women-led businesses was emphasized by the respondents. Waqf-based funding is grounded in Islamic altruism and financial justice, which makes it accessible and culturally acceptable, in contrast to traditional banks that require collateral and interest. Women business owners noted that access to waqf funding could enable them to expand their small businesses, including agro-processing projects, petty commerce, and sewing shops. Their financial marginalization would be addressed, and Islamic principles of wealth circulation (*tadāwul al-māl*) would be strengthened.

Training and Skill Development

The significance of waqf-funded vocational training facilities was another recurring issue, particularly in small-scale manufacturing, ICT, agriculture, and tailoring. According to the respondents, women often possess unstructured skills but lack the formal training necessary to make them marketable and sustainable. By teaching younger women and girls, the establishment of vocational centres under waqf management will guarantee intergenerational knowledge transfer and enhance women's economic capacity.

Social Protection Mechanisms

Additionally, waqf endowments were viewed as a means of providing women and their families with social safety nets. Respondents mentioned topics including small-business insurance, health insurance, and child scholarships. These measures could increase resilience, stabilize household income, and lessen susceptibility to economic shocks. Waqf could serve as a community-driven welfare system that supplements ineffective state systems by directly addressing needs in livelihoods, education, and health.

In general, respondents regarded waqf as a sustainable financial and social mechanism that could overcome the structural constraints faced by women entrepreneurs, rather than merely as a philanthropic tool. Specifically, its incorporation into Islamic norms conferred religious legitimacy, establishing it as a deeply ingrained tool of empowerment.

The results demonstrate that revitalizing waqf in Northern Nigeria can serve as both a development-focused approach to empowering women entrepreneurs and a religious duty. Waqf offers a funding method that is inclusive, Shari'ah-compliant, and community-driven, in contrast to other microfinance systems that frequently impose interest rates and collateral requirements. This supports previous research ([Kahf, 2003](#); [Obaidullah, 2017](#)) that emphasizes waqf's dual function as a means of reducing poverty and a stimulant for long-term empowerment.

CONCLUSIONS

According to this study, waqf remains a promising yet underutilized tool for addressing the interconnected problems of poverty, gender inequality, and underdevelopment in Northern Nigeria. Waqf, which has its roots in Islamic social justice ideals and is consistent with the *maqāṣid al-sharī'ah*, offers a framework for distributing wealth, fostering solidarity, and empowering people. Despite their tenacity, the results indicate that systemic obstacles, including financial exclusion, sociocultural constraints, and inadequate institutional support, continue to prevent

women entrepreneurs from fully contributing to economic progress. Women entrepreneurs can be empowered to become agents of economic growth, poverty alleviation, and social equality by directing waqf resources into interest-free microfinance programs, vocational training facilities, and social protection programs. Waqf provides an ethical, community-driven, and sustainable method that directly addresses local needs while bolstering moral and spiritual values, in contrast to traditional development models.

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