

EMPOWERING WOMEN THROUGH ISLAMIC PHILANTHROPY: AN EXPLORATION OF ISLAMIC SOCIAL FINANCE TOWARDS WOMEN'S EMPLOYMENT IN NIGERIA

Tijjani Muhammad^{1*} , Fahd Al-Shaghdari² 

¹ Islamic Banking and Finance, Federal University, Gashua, Yobe State, Nigeria,
hajiteee@fugashua.edu.ng

² Institute of Islamic Banking and Finance, International Islamic University Malaysia, Malaysia,
alshaghdari@iium.edu.my

*Corresponding author

ARTICLE INFORMATION

History of the article:

Received: 6 October, 2025
Revised: 4 December, 2025
Accepted: 5 December, 2025
Published: 31 December, 2025

Keywords:

Islamic Philanthropy, Women's employment, entrepreneurship

Copyright © 2025 Tijjani Muhammad, Fahd Al-Shaghdari



This is an open-access article distributed under Creative Commons Attribution-NonCommercial 4.0 International License.

ABSTRACT

Women's unemployment remains a critical challenge in many Muslim-majority regions, including Northern Nigeria, where socio-cultural barriers and limited access to financial resources constrain women's economic participation. Despite growing discourse on Islamic social finance, empirical evidence on its effectiveness in promoting women's employment remains limited, particularly at the regional level. This study examines the impact of Islamic philanthropic instruments, Zakat, Waqf, and Sadaqah, on women's employment outcomes in Northern Nigeria. Using a quantitative approach, primary data were collected from 400 women beneficiaries of Islamic social finance programs and analyzed with Ordinary Least Squares (OLS) regression. The findings indicate that access to Zakat, participation in Waqf initiatives, and receipt of Sadaqah have positive and statistically significant effects on women's employment rates. Education level and household income are also strongly associated with improved employability. These results suggest that Islamic social finance serves not only as a redistributive mechanism but also as a strategic tool to enhance women's labor market participation and economic empowerment. This study contributes to the literature on Islamic economics and development by providing empirical evidence from an underexplored context and explicitly linking Islamic philanthropy to employment outcomes. Furthermore, the findings offer policy-relevant insights for governments, religious institutions, and philanthropic organizations in designing gender-responsive Islamic social finance initiatives to support sustainable employment and inclusive economic development.

How to cite: Muhammad, T., & Al-Shaghdari, F. (2025). Empowering Women Through Islamic Philanthropy: An Exploration on Islamic Social Finance Towards Women's Employment In Nigeria. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, 7(2), 137-153. <https://doi.org/10.24239/jiebi.v7i2.397.137-153>.

INTRODUCTION

To achieve sustainable development, it is essential to empower women economically, particularly in societies where they face economic and social challenges (Taner, 2019). Such empowerment is pivotal in regions where culture, religion, and socioeconomic factors serve as barriers to women's education and limit their participation in economic activities, like northern Nigeria (Bako & Syed, 2018), which has the features of high poverty, gender inequality, and unemployment, which affect the general development of the region (Olarewaju & Fernando, 2020).

Thus, it is good to find creative solutions that allow women to participate in economic activities (Hossain et al., 2024). Islam provides many ways to improve people's lives, which are codified in the Islamic Shariah to address differences and support women economically through instruments such as Zakat, Sadaqah, and Waqf, which serve as measures for poverty reduction and community development (Mahomed & Saba, 2024). To effectively use these instruments in society, many opportunities for women can be created to improve their economic status (Lawless et al., 2021). Islamic social finance helps finance women's research, particularly in northern Nigeria. There is no doubt that charity given in many communities provides women access to education and vocational training, capital to start businesses and improve their well-being, and an enabling environment for employment (Font-Cot et al., 2023). By understanding how Islamic instruments operate and are used, women's economic status can improve in northern Nigeria.

The social and economic structure of northern Nigeria does not support women due to cultural and religious norms that give

more emphasis on women's domestic responsibilities and limit their participation in economic activities and formal employment (Koburtay et al., 2023). Female participation in the workforce in Northern Nigeria is astonishingly low compared to that of their male counterparts (Adebayo & Worth, 2024). This may lead to inhibiting women's potential, poor education, and a vicious cycle of poverty, among others. Moreover, Islamic law recognizes women's rights to education, work, inheritance, and gender equality.

However, culture and tradition restrict these rights to women. Therefore, Islamic philanthropy can only be a remedy and a means of redistributing wealth to support women's empowerment and promote community and family in their entirety (Raza et al., 2024). Islamic and conventional philanthropy are two distinct forms; the former adheres to Islamic Shariah. One of the Pillars of Islam, Zakat, requires individuals to give a portion of their wealth to the poor or needy annually, as long as the money is up to nisab, which helps redistribute wealth in society (Hassan et al., 2024). Likewise, Sadaqah and Waqf are considered tools for poverty reduction in Islam, promoting gender equality. Women can be empowered through finance; they can improve their family welfare, increase their children's education and health, increase their participation in the labor market, and become economically independent.

This study aims to determine the impact of Islamic social finance on women's employment opportunities using OLS regression analysis. The research measures the relationship between various forms of Islamic philanthropic contributions and women's employment outcomes. This study can be a valuable tool for NGOs, community leaders,

governments, and religious institutions working to create all-encompassing initiatives that improve women's economic prospects in Northern Nigeria. Furthermore, encouraging women's empowerment through Islamic philanthropy advances broader national and global development objectives, such as eradicating poverty and promoting gender equality.

LITERATURE REVIEW

Empowering women to participate in economic activities is key to community advancement, especially in a society like Northern Nigeria, where cultural and normative restrictions limit women's education, employment, and financial participation (Ukachukwu & Rahimi, 2024). This literature review examines research on Islamic philanthropy, social finance, and women's jobs in Northern Nigeria. The review is organized into three main sections: the importance of women's economic empowerment; the principles and practices of Islamic philanthropy; and empirical studies on the effects of Islamic social finance on women's employment (Dirie et al., 2024).

Women's Economic Empowerment

Women's empowerment has been notably accepted as a crucial tool or element towards economic development sustainability, as it was stated in the fifth (5th) Goal of the United Nations' Sustainable Development Goals (SDGs), which indicates the need for realizing gender equality and promoting or advocating for women's and girls' empowerment (Gupta et al., 2024). Numerous studies have found that empowering women's economic activities will improve their well-being and have positive effects on their family

health, education, financial stability, and society's development at large (Quang et al., 2024).

In Northern Nigeria, the region's socio-cultural context poses an unusual challenge to women's economic participation. Research has highlighted that restrictive gender norms or values strongly prevent women's access to education and employment (Balogun & Dudu, 2024). For example, Olwanda et al. (2024) revealed that cultural attitudes or beliefs that favor male authority in financial decision-making directly affect women's economic autonomy and prevent their access to vocational training. Moreover, Muhammad and Al-Shaghdari (2024) stress that the lack of adequate access to funds and resources, as well as employment opportunities, perpetuates cycles of poverty in the region. Thus, intervention programs are needed to ensure women's access to employment. Further, strategies that focus on capacity building and resource access are crucial for addressing gender inequality and the economic participation gap. Moreover, Kitole and Genda (2024) state that supporting women economically is a moral obligation and a practical approach to enhancing community resilience and socioeconomic stability.

Islamic Philanthropy

Islamic benefactions or social concerns include charitable mechanisms to reduce poverty and promote welfare, all of which adhere to Islamic ethical guidelines. The primary philanthropic practices in Islam include Zakat (obligatory almsgiving), Sadaqah (Voluntary charity), and Waqf (Endowment), which play a vital role in redistributing wealth within society, with the sole aim of promoting social justice and economic equality (Hassan et al., 2024). Zakat

was identified as a significant tool for improving women's employment opportunities in Northern Nigeria. Several studies emphasize that Zakat can financially support women's entrepreneurial ventures, vocational training, and skill development initiatives. Kunhibava et al. (2024) emphasize that targeted zakat funds can help facilitate income-generating activities. This directly contributes to women's economic empowerment in the Northern region, which has high levels of poverty and unemployment (Nor, 2024).

Besides, several studies on Islamic Economics have shown that raising public awareness of the impact of Zakat on women's empowerment and participation in its judicious distribution is vital for its efficiency and productivity (Herianingrum et al., 2024). Kamal et al. (2024) indicate that for Zakat to be efficient and effective, ensuring it reaches women and girls who need it most, the indigenous authority should be involved in the collection and distribution processes, thereby inculcating social justice and gender equality. Despite its vital impact on economic values, barriers such as cultural norms and inadequate access to zakat funds persist. Though Zakat enables a workable route to enhancing women's employment in Northern Nigeria, strategic application and societal collaboration are essential (Mahomed & Saba, 2024).

Zakat is one of the Pillars of Islam, requiring affluent Muslims to donate a specified portion of their property or wealth to the poor or less privileged. Several studies have shown that Zakat has notably contributed to poverty alleviation and promoted opportunities for basic amenities such as education for women (Rasul & Karki Nepal, 2024). For example, in Northern

Nigeria, where most of the poor people are women, efficient and effective collection and distribution will help make funding available to support the education and skill development of women and girls, thereby reducing challenges or restrictions to women's employment (Mahomed & Saba, 2024).

Sadaqah in Islam is a voluntary charity given to the needy for the sake of Allah. When given to women or girls, this bounty can be used to raise funds or invest in a microbusiness or skills acquisition. Sadaqah, as a concept of voluntary charity in Islam, has gained recognition for its relative impact on women's economic and employment activities in Northern Nigeria (Muhammad & Al-Shaghari, 2024). Research suggests that Sadaqah provides immediate financial relief and empowers women by funding skills development and microbusinesses. Rasul and Karki Nepal (2024) targeted sadaqah programs that correlate positively with women's participation in income-generating activities, thereby enhancing their financial self-sufficiency.

Additionally, the research emphasizes the importance of community involvement in effectively distributing Sadaqah to ensure it reaches economically excluded women. Yusoff et al. (2024) recommend promoting public awareness to educate communities on the importance of Sadaqah towards women's empowerment. However, challenges such as cultural barriers and limited access to resources persist. Therefore, this research shows that Sadaqah believes that a community intervention approach with continuous funding is required to optimize its impact and improve women's economic participation and employment prospects. Siddiqui (2024) emphasizes that an efficient and effective sadaqah collection plan will help

fund women's and girls' financial activities, capacitating them to make a valuable impact on households and society. Sadaqah's suppleness and voluntary nature enable tailored interventions to address specific community needs.

Waqf, the endowment of assets for charitable purposes, has verifiably contributed to educational and social development in Muslim communities. While waqf has been known for its various social causes, its impact on ensuring and promoting women's participation in economic activities and employment opportunities in Northern Nigeria remains untapped (Adefare et al., 2024). Numerous studies suggest that waqf can provide financial resources for vocational training, microfinance, and entrepreneurship, which are crucial for fostering women's economic autonomy. In Northern Nigeria, where cultural and socioeconomic barriers restrict women's participation in economic activities and employment, waqf could play an innovative role (Muhammad & Khalil, 2021). Muhammad and Al-Shaghari (2024) highlight the importance of targeted waqf projects that align with local women's prerequisite knowledge and skills, promoting education and employment opportunities. Also, incorporating grassroots-based approaches into waqf management is crucial for achieving long-term outcomes. By fostering collaboration among religious institutions, civil society, and women, waqf initiatives can help reduce gender disparities in employment and enhance women's socioeconomic status in the region. Anwar et al. (2024) discuss how waqf can establish schools and training centers, equipping girls and women with essential skills for employment. Thus, targeting specific women is crucial, as it will enable continuous

involvement and participation in economic activities.

Empirical Studies on Islamic Social Finance and Women's Employment

The relationship between Islamic philanthropy and women's empowerment, especially regarding employment, remains a grey area with significant potential for exploration. While many studies have investigated the broader impact of Islamic social finance on poverty reduction, few have focused on its specific effects on women's employment, particularly in Northern Nigeria. Aziz et al. (2024) conducted a comprehensive study on the impact of Islamic microfinance on women's entrepreneurship in various regions worldwide, reporting positive outcomes in women's business activities due to increased access to microfinance. However, applying these findings to Northern Nigeria requires further research, particularly within the unique local cultural context.

Alhammadi (2024) emphasizes the positive effects of Islamic financial instruments in promoting women's economic participation in sub-Saharan Africa, stressing the importance of a community-participatory plan to generate employment. Although these studies offer valuable insights, the intersection of local cultural dynamics and the implementation of Islamic social finance mechanisms warrants further exploration, especially in Northern Nigeria. Moreover, studies on community participation via Islamic philanthropy have shown positive changes in women's social and employment activities in other regions (Rubel et al., 2024). In areas where women can access resources through Zakat and Sadaqah, increased participation in skills acquisition and entrepreneurship has led to higher

employment rates. This essay points to a robust relationship between women's economic empowerment and broader societal benefits, especially in regions marked by poverty and gender inequality. Islamic philanthropy offers a unique framework for addressing the gaps in women's employment opportunities in Northern Nigeria. Zakat, Sadaqah, and Waqf provide practical solutions to enhance women's access to education and vocational training (Muhammad & Al-Shaghari, 2024).

Despite the established, promising evidence on the impact of Islamic social

programs, there remains a critical need for more empirical research on the effect of Islamic social finance on women's empowerment in Northern Nigeria. Understanding the local context and cultural nuances is essential for developing effective interventions grounded in Islamic principles, leading to meaningful and sustainable changes (Yasmeen, 2024). By exploring how Islamic social finance can empower women economically, this research will contribute to the ongoing discourse on gender equity and poverty alleviation in one of Nigeria's most vulnerable regions.

Table 1. Formulation of variable constructs

Variable	Constructs	References
Women's Employment Rate	<ul style="list-style-type: none"> - Enhancing women's empowerment is directly related to education. - The availability of Waqf (endowment) enhances women's employability. - The Zakat fund has a positive relation to enhancing women's Empowerment. - Higher educational attainment enhances women's employability. - Islamic social finance funding can be used to enhance household income and employability. 	Mahomed and Saba (2024), Aziz et al. (2024), Alhammadi (2024), Rubel et al. (2024);
Waqf participation	<ul style="list-style-type: none"> - Women's employment rates can be enhanced through Islamic financing models. - Sadaqah can provide women with sustainable income-generating opportunities. - Educational programs can leverage Islamic finance principles to empower women. - Access to Islamic Social Finance increases women's economic independence. - Islamic financial education can inspire women to become active community participants and generate employment. 	Adefare et al. (2024), Anwar et al. (2024), Muhammad and Al-Shaghari (2024)
Access to Sadaqah	<ul style="list-style-type: none"> - Women who access Islamic Social Finance are more likely to invest in their children's education for better opportunities. - Access to Waqf empowers women to pursue leadership positions in business engagement for employment. - Increased access to Islamic financial products enhances women's entrepreneurial spirit. 	Rasul and Karki Nepal (2024), Siddiqui (2024), Muhammad and Al-Shaghari (2024)

Variable	Constructs	References
	<ul style="list-style-type: none"> - Support from Islamic Social Finance changes societal perceptions of women's roles. - Islamic Social Finance creates networking opportunities for women entrepreneurs' employability. 	
Access to Zakat	<ul style="list-style-type: none"> - There is potential for Zakat funding to support women-led businesses effectively and improve employability in society. - Women's financial security through Zakat leads to community development. - Educational business innovation has a vast potential from Islamic social finance and promotes Empowerment. - Women from economically disadvantaged backgrounds have lower career aspirations due to financial constraints. Zakat is considered an alternative. 	Hassan et al. (2024), Kunhibava et al. (2024), Nor (2024), Herianingrum et al., (2024), Kamal et al. (2024)
Education level	<ul style="list-style-type: none"> - Islamic social finance is closely related to education, particularly in awareness creation and expert intervention skills. - Islamic social finance can improve women's empowerment by expanding educational horizons. - Educational development can be enhanced through Islamic social finance funding and enhanced employment. - Islamic social finance can enhance women's employment and educational skills. 	Yusoff et al. (2024), Hoff et al., (2024), Zhu,et al. (2024)
Household income	<ul style="list-style-type: none"> - Women's access to employment opportunities increases household income in my community. - Higher education or vocational training is related to higher incomes for women. - Women from lower-income households experienced more challenges in securing employment. - Higher household income allows women to be selected for job screening. - A household's financial resources influence the support women receive in pursuing their careers. - Women from economically disadvantaged backgrounds have lower career aspirations due to financial constraints. 	Kitole and Genda (2024), Zhu et al. (2024)

Sources: Authors designed

The variable women's employment rate reflects the level of understanding of women's

employment, as discussed by Mahomed and Saba (2024), Aziz et al. (2024), Alhammadi (2024),

and Rubel et al. (2024). Access to the Sadaqah variable indicates the potential of Islamic Social Finance to promote women's employability (Muhammad & Al-Shaghari, 2024; Rasul & Karki Nepal, 2024; Siddiqui, 2024). Women can access funding and improve women's business cycle at a disproportionate advantage to women's businesses through Waqf (Adefare et al., 2024; Anwar et al., 2024; Muhammad & Al-Shaghari, 2024). For Zakat (Hassan et al., 2024; Herianingrum et al., 2024; Kamal et al., 2024; Kunhibava et al., 2024; Nor, 2024), the educational level and skill development indicate that women's cooperatives can thrive through Islamic financing models, and there is potential for Islamic social finance to support women-led businesses effectively (Anwar et al., 2024; Yusoff et al., 2024), and household income (Kitole & Genda, 2024; Zhu et al., 2024).

RESEARCH METHOD

This research uses an Ordinary Least Squares (OLS) regression analysis and examines the effect of Islamic Philanthropic tools, specifically Zakat, Sadaqah, and Waqf, on women's employment realities in Northern Nigeria. The study uses quantitative survey data. However, to avoid low-quality research, a well-structured questionnaire was designed and distributed across various communities in Northern Nigeria, collecting data on the status of women's employment, the accessibility of Islamic philanthropic resources, and women's demographic segments (marital status, age, education, income, etc.). The survey sample of women for this study is widely distributed across Northern states, including those who have benefited from Zakat, Sadaqah, and Waqf initiatives. The study examines the relationship between Islamic philanthropy

accessibility (the independent variable) and women's employment status. The dependent variable in the OLS regression is analyzed using the collected data. The necessary variables are captured for this study's broad knowledge and quality work to identify direct and indirect factors influencing women's employment in Northern Nigeria. To assess the validity and reliability of the study, a quantitative analysis was used to comprehensively examine all aspects involved in enhancing women's economic participation through Islamic philosophy in Northern Nigeria.

A sample size of 400 women was taken to reduce the margin of error in this investigation. The representative was chosen across Northern state communities, and various demographic factors, such as age group, educational background, and income status, were considered to provide a holistic understanding of the region, the level of women's economic participation, and the impact Islamic philanthropy can have on them. To avoid derailing from Islamic teaching principles of philanthropy, the experts must review and pilot-test the survey instruments with a subset of participants before fully deploying the research results, ensuring validity and reliability.

Internal consistency of the survey instrument was assessed using Cronbach's Alpha. A starting point of 0.70 or above the threshold is targeted for individual acceptance reliability. A test-retest method will also be used to further create consistency over time. OLS analysis, suitable for this study, will yield trustworthy insights into the positive impact of Islamic philanthropic activities on Women's economic participation in Northern Nigeria. However, internal and external factors were considered, individual views were respected,

environmental dichotomies were recorded, and any areas requiring further study were clearly stated. The formula below indicates the sequence of the variables used in the study:

- ($Y_{-i}\backslash$) is the women's employment status
- ($Z_k\backslash$) Are Zakat contributions
- ($S_d\backslash$) Is Sadaqah received
- ($W_a\backslash$) is accessibility to Waqf projects

(E_d) is the education level
(ϵ) is the error term

RESULT AND DISCUSSION

Regression analysis

The Ordinary Least Squares (OLS) regression results were tested using 400 data sets collected from women's congregations using Islamic social finance in Nigeria. The table below presents the analyses and the validity and reliability of the OLS regression.

Table 2. Demographic analysis

Demographic	Frequency	Percentile
Gender		
Women	400	100
Age		
18-29	100	25
30-40	160	40
41-50	80	20
51-above	60	15
Marital status		
Single	152	38
Married	120	30
Divorcee	80	20
Widow	48	12
Education		
Primary	40	10
Secondary	80	20
NCE/Diploma	120	30
Degree	100	25
Master & PhD	60	15
Income level		
50,000 -100,000 (USD 31-62.5)	200	50
101,000 - 150,000 (USD 63.1-93.7)	80	20
151,000 -200,000 (USD 94.3 - 125)	48	12
201,000 - 250,000 (USD 125.6-156.2)	52	13
251,000 - 300,000 (USD 156.8-187.5)	20	5

Demographic	Frequency	Percentile
301,000 - 500,000 (188.1-312.5)	-	-

Sources: Authors designed

The sample consisted of 400 women involved in the research, meaning 100% of the participants were women. Most participants were in the 30-40 age bracket, reflecting the prime representation of women in their working years. The demographics show that 38 percent of the participants were single, 30 percent were married, 20 percent were divorced, and 12 percent were divorced due to varied individual circumstances. Educational level: at least 30 percent secondary school or below; NCE/Diploma accounts for 30 percent; the remaining 40 percent consists of degrees and postgraduate studies. For the income level, half of the women who participated in the research earned between 50,000 - 100,000 (USD 31-62) per month, followed by 20 percent between 101,000 -150,000 (USD 63-93.7). Therefore, the demographic overview presents the different participant categories, including age group, marital status, educational level, and income level. In addition, the results show the valuable context of Islamic philanthropy towards women's empowerment in the northern region, enhancing entrepreneurship initiatives to strengthen employability and opportunities.

Table 3 provides an overview of the variability of the variables in the data set. It

consists of the mean, standard deviation, maximum, and minimum values of the women's employment rate, which addresses access to resources in Islamic social finance (Sadaqah, Zakat, and Waqf). The key variables are household income and education level. For example, the average women's employability rate is 34.4%, indicating the challenges Northern Nigerian women experience in securing jobs and employability in the region.

Table 4 presents the reliability of the variables used in the research on women's employment in Islamic social finance, using two measurement scales to assess acceptability: composite reliability and Cronbach's Alpha. The women's employment rate variable shows acceptable composite reliability, with Cronbach's alphas of 0.850 and 0.874, indicating excellent reliability and validity. Waqf participation indicates the acceptability of both Cronbach's alpha (0.790) and composite reliability (0.790); the same holds for access to Sadaqah: Cronbach's alpha (0.802) and composite reliability (0.811). In addition, access to zakat education and household income have met the threshold requirement of 0.7 or higher, as indicated by Rahman & Antipova (2024).

Table 3. Statistics Descriptive of the Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Women's Employment Rate	34.4	12.5	16	60
Waqf participation (0=No, 1=Yes)	0.47	0.49	0	1
Access to Sadaqah (0=No, 1=Yes)	0.50	0.45	0	1
Access to Zakat (0=No, 1=Yes)	0.32	0.46	0	1
Education level	10.5	3.2	4	16
Household income (USD)	30	9	12	60

Source: Authors designed

Table 4. Reliability and validity

Variable	Cronbach's Alpha	Composite reliability
Women's Employment Rate	0.874	0.850
Waqt participation	0.790	0.790
Access to Sadaqah	0.802	0.811
Access to Zakat	0.890	0.887
Education level	0.789	0.792
Household income	0.800	0.808

Source: Authors designed

Table 5. Matrix Correlation

Variable	(1)	(2)	(3)	(4)	(5)	(6)
Women's Employment Rate	1					
Waqt participation	0.33	1				
Access to Sadaqah	0.41	0.45	1			
Access to Zakat	0.32	0.49	0.30	1		
Education level	0.50	0.40	0.40	0.30	1	
Household income (USD)	0.55	0.30	0.35	0.20	0.45	1

Source: Authors designed

Table 5 summarises the matrix of correlations for the strength and direction of the relationships among the variables used in the study. A positive correlation between variables indicates a stronger relationship with others in terms of positivity. For instance, women's employment is positively related to education level (0.50) and the same household employment. This suggests that more education is associated with a higher employment rate, as is household income (0.55) for the Sadaqah, which shows a moderate correlation with women's employment rate of 0.41.

Table 6 provides the analysis of the OLS regression results. The variables and their respective coefficients aggregate represent the variables as independent of women's employment rate, which indicates the regression-based OLS analysis. A coefficient should be less than the threshold (< 0.05), indicating a reliable indicator for better estimation or prediction. Access to Sadaqah, Waqt, and Zakat contributes significantly to

women's employment. Therefore, the predicted OLS regression test indicated higher acceptability and support for the study.

Table 7 presents the overall regression evaluation, indicating the suitability of the developed model. The R-squared value for the study is 67 per cent, suggesting that the independent variables are best described by women's employment, with the adjusted R-squared at 65 per cent for the model. In addition, the F-statistic is significant at the < 0.000 level, indicating that the entire model fits.

Table 8 provides the statistics on the accessibility of various Islamic Social Finance programs to women in Northern Nigeria. The access to zakat indicates that 67 per cent of the participants have access to zakat, indicating the prevalence of the resource, and 48 per cent have access to Sadaqah. In contrast, Waqt participation is 25 per cent, highlighting areas and potential for community development and improvement based on the support and structure of the system.

Table 6. Ordinary Least Squares regression

Variable	Coefficient	Standard Error	t-value	p-value	Position
Intercept	9.50	2.09	4.545	0.000	
Waqf participation	4.85	0.98	4.948	0.000	Supported
Access to Sadaqah	6.75	1.89	3.571	0.001	Supported
Access to Zakat	5.85	1.89	3.09	0.002	Supported
Education level	5.99	0.99	6.050	0.000	Supported
Household income (USD)	0.39	0.08	4.875	0.000	Supported

Source: Authors designed

Table 7. Model diagnostic

Metric Diagnostic	Value
R-Squared	0.67
Adjusted R-Squared	0.65
F-statistic	40.26
Prob (F-statistic)	0.000

Source: Authors designed

Table 8. Summary of Binary Outcome

Variable	Yes %	No %	Total no. of Participants
Access to Zakat	67	33	400
Waqf Participation	25	75	400
Access to Sadaqah	48	52	400

Source: Authors designed

Discussion

The primary objective of the study was to assess women's unemployment as it remains a persistent issue in many Muslim-majority communities in Northern Nigeria. Islamic philanthropic instruments of Islamic Social Finance, specifically (Zakat, Waqf, and Sadaqah), can address this challenge. Sadaqah is a voluntary charity that does not specify the time of payment, the amount to be paid, or the recipient. It is designed only to assist vulnerable people in need and to foster good relationships among people (Muhammad & Al-Shaghari, 2024). Sadaqah can be used to strengthen the framework by providing startup capital for women's small businesses, organizing women's vocational training, or establishing free healthcare services, all of which are needed for overall well-being and economic participation.

Waqf is a form of charity specifically dedicated to a purpose. However, a woman's trust fund can be established to support women's economic participation by financing their education, vocational training, and entrepreneurial skills. Gender-sensitive curricula can be promoted through these educational initiatives to empower women using the waqf fund (Muhammad et al., 2023). Women in northern Nigeria face widespread economic and social challenges, and Islamic Philanthropy offers an innovative approach to address these issues using Islamic social finance for empowerment and employability; the region is known for high poverty rates and gender norms that put women at a disadvantage in seeking opportunities for economic participation (Mahomed & Saba, 2024). Islamic social finance can be channeled to women's accessibility of funds to change

and break the cycle of poverty and illness affecting women in the region.

Philanthropy is one of the bases upon which Islam was established. It explains the importance of wealth distribution for social justice, community welfare, and economic equity. Islamic tradition emphasizes compulsory Philanthropy, Zakat as a religious obligation that is attributed to the distribution of wealth from wealthy people to poor people, which can be carried out by empowering poor men and women to provide social amenities to the community, which can be considered changes in the status of women to achieve by channeling Zakat funds toward vocational training education and entrepreneurship specifically for targeting women, which can lead to women actively playing in the local economy and increasing entrepreneurial ventures. Such a can drastically address unemployment and improve women's prosperity in the region.

Overall, the study found that women in northern Nigeria can benefit in several ways by utilizing Islamic social finance to enhance employability through various funding mechanisms and to expand their access to employment and entrepreneurship through Islamic social finance instruments. These particular norms lead to under-investment in women's education and economic potential. Islamic Philanthropy, grounded in the principle of equity and justice, makes a unit to challenge this cultural barrier. Religious leaders and community figures' advocacy for women's economic contribution can help redesign perceptions of women's role; nevertheless, many women in northern Nigeria are unbanked and lack collateral for business, which remains a critical barrier to their seeking loans from formal banks. Islamic social finance has no restrictions on

employability or on promoting entrepreneurship, thereby enabling flexibility in meeting women's economic and financial needs.

Moreover, the effectiveness of Philanthropy can only be achieved through effective coordination among organizations involved in initiatives to empower women, by integrating and strategizing charity funds with governmental and non-governmental programs to create a synergy that multiplies positive impact, adequate resource sharing, knowledge sharing, and community engagement. Modeling interactions among Islamic social finance instruments (access to Sadaqah, participation in Zakat Waqf, educational level, and household income) shows a positive relationship with women's employability. Islamic social finance instruments offer insights and practical approaches to address various policy interventions related to women's employment. Lastly, Islamic philanthropies predict outcomes in different scenarios by facilitating the design of incentive mechanisms aligning with Islamic social finance to improve women's employability.

CONCLUSION

Islamic philanthropy represents a strategic pathway for empowering women to achieve economic independence and serves as a moral and social imperative in northern Nigeria. This study demonstrates that zakat, sadaqah, and waqf can be effectively leveraged to develop inclusive strategies that enhance women's employment opportunities and broader economic participation, as evidenced by positive and statistically significant relationships identified through quantitative analysis. By aligning Islamic

social finance with employment-oriented objectives, women's empowerment contributes not only to individual welfare but also to wider community development.

Nevertheless, the effectiveness of Islamic philanthropic initiatives is strongly shaped by contextual factors, including local cultural dynamics, institutional barriers, and the level of coordination among stakeholders, as reflected in the empirical findings. Without addressing these constraints, the transformative potential of Islamic philanthropy may remain limited. When appropriately designed and implemented, however, Islamic social finance can reduce inequality, strengthen household resilience, and foster a more inclusive and prosperous society in northern Nigeria.

From a practical perspective, the findings underscore the importance of reallocating zakat, sadaqah, and waqf toward women-focused education, vocational training, and skills development programs that directly support employability. This reallocation can be operationalized through targeted trust fund initiatives and dedicated institutional arrangements for women's economic empowerment, ensuring that Islamic philanthropic resources are systematically directed toward priority groups. Expanding access to Sharia-compliant microfinance through partnership-based and asset-financing schemes is essential to facilitate women's access to capital, particularly in underserved northern communities, and to support women-led economic activities. These financial interventions should be complemented by community awareness programs that promote understanding of women's economic rights within Islamic principles, thereby fostering broader social acceptance of women's participation in

economic activities. Furthermore, effective implementation requires strong collaboration among philanthropic institutions, government agencies, non-governmental organizations, and community groups, alongside continuous monitoring and evaluation mechanisms to ensure accountability, program effectiveness, and sustainable outcomes in advancing women's employment through Islamic social finance. Future research is encouraged to employ longitudinal or comparative approaches across different regions to further examine the long-term employment effects of Islamic philanthropic interventions..

REFERENCES

Adebayo, J. A., & Worth, S. H. (2024). Profile of women in African agriculture and access to extension services. *Social Sciences and Humanities Open*, 9. <https://doi.org/10.1016/j.ssaho.2023.100790>

Adefare, T., Adeola, O., Mogaji, E., Nguyen, N. P., & Mogaji, S. A. (2024). Empowering women agriculture entrepreneurs: banks' role in achieving sustainable development goals. *International Journal of Bank Marketing*, 42(4), 785-817. <https://doi.org/10.1108/IJBM-03-2023-0128>

Alhammadi, S. (2024). Islamic finance as a driver for enhancing economic sustainability and innovation in the GCC. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-11-2023-0206>

Anwar, R. H., Yahya, U., & Zaki, S. (2024). Values ingrained in Pakistan's education system. In *Worldviews and Values in Higher Education: Teaching, Learning, Curricula, and Assessment* (pp. 211-224). Emerald Publishing Limited. <https://doi.org/10.1108/978-1-80262->

897-520241015

Aziz, A., Iqbal, J., Murtza, M. H., Gill, S. A., & Cheema, I. Y. (2024). Effect of COVID-19 pandemic on women entrepreneurial sustainability: the role of Islamic microfinance institutions. *Journal of Economic and Administrative Sciences*, 40(4), 819-836. <https://doi.org/10.1108/JEAS-08-2021-0166>

Bako, M. J., & Syed, J. (2018). Women's marginalization in Nigeria and the way forward. *Human Resource Development International*, 21(5), 425-443. <https://doi.org/10.1080/13678868.2018.1458567>

Balogun, V., & Dudu, J. (2024). Socio-economic Challenges Deterring Sustainable Pastoralism Among Women Pastoralists in the Sahel Region of Northern Nigeria. *Journal of the Geographical Association of Tanzania*, 44(1), 106-126. <https://doi.org/10.56279/jgat.v44i1.314>

Dirie, K. A., Alam, M. M., & Maamor, S. (2024). Islamic social finance for achieving sustainable development goals: a systematic literature review and future research agenda. *International Journal of Ethics and Systems*, 40(4), 676-698. <https://doi.org/10.1108/IJOES-12-2022-0317>

Font-Cot, F., Lara-Navarra, P., & Serradell-Lopez, E. (2023). Digital transformation policies to develop an effective startup ecosystem: the case of Barcelona. *Transforming Government: People, Process and Policy*, 17(3), 344-355. <https://doi.org/10.1108/TG-01-2023-0006>

Gupta, S., Wei, M., Tzempelikos, N., & Shin, M. M. (2024). Women empowerment: challenges and opportunities for sustainable development goals. *Qualitative Market Research*, 27(4), 608-630. <https://doi.org/10.1108/QMR-11-2023-0160>

Hassan, M. K., Khan, M. Z. H., Miah, M. A., & Islam, M. K. (2024). The national-level potential of Zakat and its integration into the fiscal framework: sector-specific insights from the economy of Bangladesh. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(1), 146-169. <https://doi.org/10.1108/IMEFM-09-2023-0313>

Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643-660. <https://doi.org/10.1108/JIABR-11-2021-0307>

Hoff, K. A., Granillo-Velasquez, K. E., Hanna, A., Morris, M., Nelson, H. S., & Oswald, F. L. (2024). Interested and employed? A national study of gender differences in basic interests and employment. *Journal of Vocational Behavior*, 148. <https://doi.org/10.1016/j.jvb.2023.103942>

Hossain, M. U., Arefin, M. S., & Yukongdi, V. (2024). Personality Traits, Social Self-Efficacy, Social Support, and Social Entrepreneurial Intention: The Moderating Role of Gender. *Journal of Social Entrepreneurship*, 15(1), 119-139. <https://doi.org/10.1080/19420676.2021.936614>

Kamal, S., Safarida, N., & Kassim, E. S. (2024). Investigating the role of fiqh zakat knowledge in moderating the behaviour of the Acehnese to pay zakat digitally. *Journal of Islamic Marketing*, 15(11), 3048-3083. <https://doi.org/10.1108/JIMA-02-2023-0055>

Kitole, F. A., & Genda, E. L. (2024). Empowering her drive: Unveiling the resilience and triumphs of women entrepreneurs in rural landscapes. In *Women's Studies International Forum* (Vol.

104).
<https://doi.org/10.1016/j.wsif.2024.102912>

Koburtay, T., Abuhussein, T., & Sidani, Y. M. (2023). Women Leadership, Culture, and Islam: Female Voices from Jordan. *Journal of Business Ethics*, 183(2), 347-363.
<https://doi.org/10.1007/s10551-022-05041-0>

Kunhibava, S., Muneeza, A., Khalid, M. B., Mustapha, Z., & Sen, T. M. (2024). Sadaqah, Zakat and Qard Hassan: Legal Framework. In *Islamic Social Finance* (pp. 23-43). Springer Nature.
https://doi.org/10.1007/978-981-971410-0_2

Lawless, S., Cohen, P. J., Mangubhai, S., Kleiber, D., & Morrison, T. H. (2021). Gender equality is diluted in commitments made to small-scale fisheries. *World Development*, 140.
<https://doi.org/10.1016/j.worlddev.2020.105348>

Mahomed, Z., & Saba, I. (2024). Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare. In *The Future of Islamic Finance* (pp. 103-120). Emerald Publishing Limited.
<https://doi.org/10.1108/978-1-83549-906-120241007>

Muhammad, T., & Al-Shaghdari, F. (2024). Islamic social finance system: an alternative tool for tackling educational setbacks in Northern Nigeria. *Journal of Islamic Marketing*, 15(11), 3115-3136.
<https://doi.org/10.1108/JIMA-05-2023-0149>

Muhammad, T., Al-shaghdari, F., & Ibrahim, S. M. (2023). Islamic Social Finance in Addressing Poverty Reduction and Economic Growth: Using Structural Equation Modeling. *The Journal of Muamalat and Islamic Finance Research*, 179-191.

<https://doi.org/10.33102/jmifr.529>

Muhammad, T., & Khalil, Z. (2021). The Role of Islamic Banks in Tackling Financial Exclusion in North-East Nigeria. *Turkish Journal of Islamic Economics*, 8(1), 87-110.
<https://doi.org/10.26414/a102>

Nor, A. I. (2024). Entrepreneurship Development as a Tool for Employment Creation, Income Generation, and Poverty Reduction for the Youth and Women. *Journal of the Knowledge Economy*, 1-24.
<https://doi.org/10.1007/s13132-024-01747-w>

Olairewaju, T., & Fernando, J. (2020). Gender Inequality and Female Entrepreneurship in Developing Countries. In *Decent work and economic growth* (pp. 473-481). Springer International Publishing.
https://doi.org/10.1007/978-3-319-95867-5_92

Olwanda, E., Oondo, K., Oluoch, D., Croke, K., Maluni, J., Jepkosgei, J., & Nzinga, J. (2024). Women's autonomy and maternal health decision making in Kenya: implications for service delivery reform - a qualitative study. *BMC Women's Health*, 24(1), 181.
<https://doi.org/10.1186/s12905-024-02965-9>

Quang, T. D., Phan Tran, N. M., Sthapit, E., Thanh Nguyen, N. T., Le, T. M., Doan, T. N., & Thu-Do, T. (2024). Beyond the homestay: Women's participation in rural tourism development in Mekong Delta, Vietnam. *Tourism and Hospitality Research*, 24(4), 499-514.
<https://doi.org/10.1177/14673584231218103>

Rahman, M. H., & Antipova, A. (2024). Structural equation model in exploring urban sprawl and its impact on commuting time in 162 US urbanized areas. *Cities*, 148, 104855.
<https://doi.org/10.1016/j.cities.2024.104855>

Rasul, G., & Karki Nepal, A. (2024). Addressing poverty and inequality in the mountains of Pakistan. *Discover Global Society*, 2(1), 60. <https://doi.org/10.1007/s44282-024-00086-0>

Raza, A., Anjum, G. M., Iqbal, J., & Anwar, M. I. (2024). Islamic Principles of Charity and Their Role in Poverty Alleviation. *Al-Mahdi Research Journal (MRJ)*, 5(3), 1211-1219. <https://ojs.mrj.com.pk/index.php/MRJ/article/view/453>

Rubel, M. A. I., Rumi, M. H., & Ripon, M. A. (2024). Empowerment through engagement: assessing the female university students' involvement in volunteering activities. *Southeast Asia: A Multidisciplinary Journal*, 24(1), 69-81. <https://doi.org/10.1108/SEAMJ-08-2023-0062>

Siddiqui, S. A. (2024). Islam, Poverty, and Philanthropy in the Global South. In *Religion and Poverty* (pp. 114-141). <https://doi.org/10.4324/9781003214311-5>

Taner, B. (2019). The effect of women empowerment on national economies: Challenges and obstacles that women face. In *A Comparative Perspective of Women's Economic Empowerment* (pp. 9-27).

Ukachukwu, A., & Rahimi, R. (2024). Shattering the ceiling: exploring culture and religion's impact on female empowerment in the Nigerian hospitality industry. *Journal of Hospitality and Tourism Insights*, 7(5), 3110-3127. <https://doi.org/10.1108/JHTI-05-2023-0349>

Yasmeen, K. (2024). Framework for Islamic social entrepreneurship. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-08-2023-0256>

Yusoff, S. S. M., Kassim, S., & Hassan, R. (2024). Sustainability in Empowering Mumpreneurs through Islamic Social Finance. *Islamic Sustainable Finance: Policy, Risk and Regulation*, 198-207. <https://doi.org/10.4324/9781003395447-22>

Zhu, Y., Azami, M. R., Fazal, M., Khuram, D., Iannotti, L., Babulal, G., & Trani, J. F. (2024). The Association Between Women's Education and Employment and Household Food Security in Afghanistan. *European Journal of Development Research*, 36(4), 841-867. <https://doi.org/10.1057/s41287-023-00614-9>