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## **The Transformative Influence of Muslim Women Entrepreneurs in Ibadan North Local Government of Oyo State, Nigeria**

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### **Abstract**

This paper explores the impact of Muslim women entrepreneurs on the local economy and societal norms in Ibadan North Local Government of Oyo State, Nigeria. These businesswomen demonstrate an unparalleled spirit of entrepreneurship, overcoming societal and cultural barriers in pursuit of their business endeavours. Their contributions, whether through the creation of employment opportunities or the preservation of socio cultural economic traditions while embracing innovations, have a significant impact on the community. In doing this, they challenge stereotypes, societal and cultural barriers, and fearlessly pursue their business endeavours. Their determination and resilience serve as inspiration, cultivating a vibrant entrepreneurial culture, and empowering other women to unleash their business acumen. Additionally, their philanthropic endeavours contribute to society's development, further cementing their status as transformative catalysts. Ultimately, recognizing and supporting their endeavours could lead to greater economic prosperity and social progress in the region. The paper, therefore, employs a qualitative approach, which utilizes interviews as the primary data collection method. To complement the findings, secondary data sourced from various literature such as textbooks, journals, theses, magazine articles, and online resources are also incorporated.

**Keywords:** Entrepreneurs, Muslim women, Local economy, Ibadan North Local Government



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<http://ujres.org.ng/index.php/ujres/index>

## Introduction

The origins of the concept of entrepreneurship has been traced back to the 1700s. It encompasses all various activities involved in initiating and establishing a new industry or business venture. However, the meaning of entrepreneurship varies among different individuals. In practical terms, it involves the creation of something novel or the identification of innovative approaches to existing processes or products. Hence, entrepreneurship is a dynamic and multifaceted field that covers a wide range of activities, from starting a new business to innovating within existing businesses. The concept has evolved over time and continues to play a crucial role in driving economic growth and societal advancement without racial, religious and gender barriers etc (Ullah *et al.*, 2015:133).

As such, women who actively engage and adapt in various socio-economic, financial, and support spheres in society are referred to as women entrepreneurs. These women play vital roles in empowering their fellow women and contributing to economic growth and development. Women entrepreneurship involves the female gender taking charge of various entrepreneurial journeys, establishing and managing businesses, and actively participating in various spheres of economic activities. However, the economic role of Muslim women in general has sparked intense debates. While some argue that they should remain at home, others believe that their participation in the economy is beneficial for everyone (Uthman, 2020).

Over the years, various theories have emerged on female subordination, especially as it affects Muslim women. Muslim women are often presented in the imagery of the oppressed and subjugated. This perception reinforces the idea of gender asymmetry, as described by Coles and Mack (1991:17). For Hill (1982:41), the imposition of female seclusion is a severe restriction on women's liberty. This development may suggest why Muslim women are being underrepresented in the field of business and other professions today. However, historical records revealed that many Muslim women have been actively engaged in various kinds of businesses and have successfully managed them. Prophet Muhammad himself encouraged women to participate in diverse spheres of activities, including trade and commerce, with his wife Khadijah serving as an exemplary role model for Muslim women entrepreneurs. Similarly, the second Khalīfah 'Umar bin Khattāb appointed Al-Shifā bint Abdullah as the market controller in Madīnah, and Samrah bint Nuhayk as market controller in Makkah (Ullah *et al.*, 2015:127).



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

In recent years, an emerging force of resilient and innovative entrepreneurs has been making waves in Ibadan North, Oyo State, Nigeria. These entrepreneurs, however, hold a distinct identity within the larger entrepreneurial landscape - they are Muslim women who, appear to be breaking traditional barriers, challenging societal norms, and making transformative impacts on their communities. This remarkable rise of Muslim female entrepreneurs in Ibadan North has sparked curiosity and prompted a deeper exploration into their influence and the implications it has for the local economy and society at large. Amidst their inspiring journey, challenges that persist, may include limited access to finance and capital, lack of support from husband, among others. For many Muslim female entrepreneurs in Ibadan North, the lack of financial support and investment opportunities restricts their growth potential and inhibits the scalability of their ventures. This paper, therefore, focuses on addressing these issues, calling for concerted efforts from various stakeholders, including financial institutions, government bodies, and support organizations, to create an enabling environment that provides equitable access to finance and capital.

### **Muslim Women Entrepreneurs in Ibadan North**

Thirteen Muslim women entrepreneurs ranging from different age groups were interviewed in the Ibadan North local government area of Oyo State. Below is the report of the interview:

One of the interviewees is Alhaja Nurat Adekunle Abdulazeez, a 62-year-old former teacher turned entrepreneur. Alhaja Nurat's entrepreneurial journey began at a young age when she accompanied her mother, a trader, to nearby villages in Saki to purchase yam and yam flour. She learned the art of buying and selling during this time and began selling her own items as well. Later, she travelled to the North with her brother and worked at NIPOST before undergoing teacher training and teaching nursery and primary classes. She would venture to the Nigerian-Cameroon border market in Bukula to purchase goods, which she would then sell at her school. Additionally, she would buy *Aso-Oke* fabric from Saki and sell it in the North. After obtaining her NCE (Nigeria Certificate in Education), she relocated to the South to continue teaching but eventually became a full-time entrepreneur due to lack of viable job opportunities. Alhaja Nurat acquired a shop in Ibadan and began selling goods she purchased from Kuwait during a visit to her husband who was working with the Kuwait government. She faced challenges such as selling products from her home, which impacted her visibility, and the inconvenience of traveling long distances as a married



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

woman. Moreover, she encountered customers who made purchases on credit, sometimes repaying gradually or not at all. She diligently pays zakat during the last ten days of Ramadan and actively contributes to her family's expenses. In her husband's absence, she takes on the responsibility of managing household purchases and even contributes to his projects. Many individuals have benefited from her business, as she acts as a supplier to those who resell her products, although not all of them repay the money owed. Alhaja invests in for her business by saving up funds to purchase goods and has never taken a loan (Abdulazeez, 2023).

Another interviewee, Mrs. Kashim Aliyu (46 years old), is an entrepreneur who specializes in selling foodstuffs and provisions. Initially, she worked as a hairdresser, but due to the challenges of managing a one-person salon while taking care of her baby, her husband encouraged her to transition into the food and provisions business. One of the primary challenges she faced was the location of her shop, which was situated in the University of Ibadan area. Her shop was threatened with removal multiple times, but she persevered and overcame the obstacles. Mrs. Kashim Aliyu is dedicated to paying zakat every year and also pays in *ṣadaqah*. She contributes to the economic well-being of her family by complementing her husband's provisions. Several individuals, including extended family members and students, benefit from her business. However, Mrs. Aliyu acknowledges that being a *Muslimah* and an entrepreneur presents a challenge when it comes to performing the five compulsory daily prayers. As she is often engaged in selling during prayer times, it becomes difficult for her to leave the market and fulfil her obligations. Nonetheless, she encourages others to prioritize their prayers regardless of their business, as it brings numerous blessings. In terms of financial planning for her business, Mrs. Aliyu occasionally takes loans, sometimes from her husband, to meet her business needs (Aliyu, 2023).

The next interviewee, Sherifat Adeseun Bolaji, a 55-year-old Muslim female entrepreneur, specializes in the sale of foodstuffs. She began her journey as a small-scale business owner and has since experienced significant growth. At the start of her business, she faced the challenge of insufficient funds and intense market competition. Surprisingly, she has never paid zakat from her business or personal assets. Economically, she contributes to her family's development by shouldering certain household expenses. Her business benefits several individuals, including family members and friends. Mrs Sherifat Bolaji acknowledged that the toughest aspect of being a Muslim entrepreneur is resisting the temptation to



Publication Date: May 20, 2025

<http://ujres.org.ng/index.php/ujres/index>

compromise the quantity of her products, as many competitors engage in adulteration. However, her commitment to honesty and offering quality goods has proven to be a blessing in disguise. Customers continue to return to her and refer others, resulting in a loyal customer base. In terms of financial preparation for her business obligations, she relies on daily contributions (*Ajo*) instead of taking out loans. She aspires to play a significant role in the food industry and further enhance her business's presence (Bolaji: 2023).

Harun Hafsoh, a 46-year-old married Muslim entrepreneur who operates a business centred on the sale of provisions, foodstuffs, and soft drinks is another interviewee. Mrs Hafsoh shared how she initially kick started her business through small contributions. Prior to venturing into the foodstuffs and provisions industry, she was involved in selling jewellery. Her motivation for transitioning into the food business was to provide support for her family through her entrepreneurial endeavours. In the early stages, one of the main challenges she faced was securing enough capital to establish her business fully. However, having prior entrepreneurial experience, she was able to overcome this obstacle relatively easily. Additionally, Mrs Hafsoh stated that market competition, which she described as jealousy, posed another challenge. As her business and personal wealth have not reached the *niṣāb* threshold, she has never paid zakat. However, she regularly engages in *ṣadaqah*. Financially and economically, Mrs Hafsoh contributes to her family's needs by supplementing her husband's earnings to ensure the well-being of their household. She also supports her mother and younger siblings through her business. Many people benefit from her business, and she maintains good relations with her customers, resulting in a smooth journey as a Muslim female entrepreneur. To meet her business's financial targets, Mrs Hafsoh relies on contributions made through *Ajo*, and she proudly declared that she has never had to take out a loan for her business (Harun, 2023).

Mrs. Halimatu Ishaq, a 50-year-old entrepreneur specializes in selling roasted fish. For the past 15 years, she has been involved in the fish-selling industry, and her business has since expanded. Along the way, Mrs. Ishaq encountered numerous challenges that nearly pushed her out of business. However, with God's mercy, she was able to overcome all obstacles. Owing to her business debts, she is yet to pay *zakāh*, but she regularly provides *ṣadaqah*. Despite being a Muslim female entrepreneur, Mrs. Ishaq expressed that she has not faced any significant challenges because her suppliers respect her. Additionally, she contributes significantly to her family's well-being. After her husband lost his job, she encouraged him to join her in fish selling to prevent him from falling into depression. Moreover, she provides aid to many individuals



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

through her business. Mrs. Halimatu Ishaq began her career as a salesgirl who used to save money with her boss that sold fish. After her boss passed away, she took over the business and obtained her savings from the late boss's children. To financially plan for her business, she has taken out loans and strives to have a significant impact in the fish-selling business (Ishaq, 2023).

Another entrepreneur that was interviewed, Mrs. Fatimah Adeyemi, a 47-year-old specializes in selling Islamic materials such as hijabs, rosaries, and prayer mats. Her friends introduced her to the business, which initially posed challenges in terms of marketing and awareness. However, by taking her products to various mosques, she was able to generate interest and gain traction. Mrs. Fatimah Adeyemi proudly mentioned that she has fulfilled her *zakāh* obligations. In addition to her business, she contributes to the well-being of her family by supporting her husband's efforts in providing for their children. She takes care of the household expenses, such as filling gas tanks, paying electric bills, and even covering fuel expenses for her car. Some of her friends have also benefited from her business by purchasing items on credit and paying later. Reflecting on her journey as a Muslim female entrepreneur, Mrs. Adeyemi revealed that she has not encountered any overly difficult challenges. By taking initiative and not solely relying on her husband's income, she actively contributes to the family's finances through her business. To plan for the financial aspects of her business, she occasionally takes loans. Ultimately, her goal is to cater to the niche market of modesty through her range of Islamic materials (Adeyemi, 2023).

Alhaja Dhikrat Oladipupo, a 54-year-old entrepreneur focusses in wholesale buying and selling of goods is the next interviewee. Her journey began as a retailer, and over time, she successfully expanded her business into a wholesale chain. Alhaja Oladipupo encountered challenges along the way, including a lack of sufficient capital to start her business and the absence of a nanny to care for her children during her business trips. Despite these obstacles, she proudly shared how she fulfilled her *zakāh* obligations using her business income and personal wealth. Alhaja goes above and beyond for her family by providing monthly food supplies to the elderly members and ensuring educational opportunities for the younger ones. Her business not only benefits her family but also brings value to numerous people. One of her major challenges has been battling against the stereotype that women cannot excel as much as men in business. However, she noted that this stereotype is gradually changing as people witness her success. In terms of business financing, she does not have a specific plan in place and adapts to each situation as it arises. She has also



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

taken loans in the past to support her business growth. Looking ahead, Alhaja aims to make significant contributions to the food industry (Oladipupo, 2023).

An interview encounter with Mrs Kudrat Oluwabusola Sanni, a 46-year-old teacher and entrepreneur, revealed that during the COVID-19 era, she ventured into the chemical sales business to generate income. Mrs. Sanni carefully studied her environment and identified the demand for chemicals and soaps, which led her to choose this business niche. However, she encountered a challenge of managing both her teaching job and the business simultaneously. Fortunately, her understanding boss recommended someone to oversee her shop while she was teaching. Although Mrs. Sanni has not paid *zakāh* personally, she is part of a cooperative society called *al-hayyat* cooperative that is currently working on fulfilling *zakāh* obligations. She regularly engages in *ṣadaqah* and extends help to others when needed. Mrs. Sanni contributes to her family's development by supplementing her husband's finances and supporting her siblings and extended family as well. Her business has not only benefitted numerous individuals but also provides direct employment to about five staff members. As a Muslim female entrepreneur, Mrs. Sanni hasn't faced any significant difficulties and describes her experience so far as wonderful. Her business finance planning revolves around a basic saving system called "*kolo*" (savings box) in Yoruba culture. She maintains two such savings containers, one for personal use and the other for shop rent. Each week, she saves about 20% of the sales revenue and also allocates funds to pay her staff from these savings. Additionally, Mrs. Sanni has resorted to taking out loans, particularly during the pandemic, when the prices of essential items skyrocketed and she needed financial assistance to sustain her business (Sanni, 2023).

Also interviewee is Mrs. Badirat Oluwatoyin, a 55-year-old tailor and entrepreneur who specializes in palm oil products at Bodija market, Ibadan. Although Mrs. Oluwatoyin started her business with little money from her personal savings and some capital her brother provided, securing start-up capital was a major hurdle. Traveling for her business transaction was also not a seamless affair for her, especially with her young children. While Mrs. Oluwatoyin has yet to pay *zakāh*, she takes responsibility for her children's ongoing education costs and has helped others through her business. Additionally, her contributions have positively impacted her community, particularly in her hometown. To-date, Mrs. Oluwatoyin has not needed to take out loans to support her business (Oluwatoyin, 2023).





Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

An entrepreneur, Mrs Mariam Garba, a 35-year-old, who demonstrated resilience and determination in her journey as a seller of household items and toys. Despite facing challenges such as limited funds, low customer patronage, and the need to source reliable suppliers, Mrs Garba persevered. Although her business has not yet reached the level where *zakāh* is payable, she actively practices *ṣadaqah*. Additionally, she contributes to her family's financial stability by supporting her husband in purchasing essential household items. Her entrepreneurial spirit and commitment showcase her dedication to both her business and her family (Garba, 2023).

Second to the last interviewee, Mrs. Oladunni Jimoh is a 45-year-old farmer specializing in egg production and chicken supply. She expressed feelings of discouragement in relation to marketing her products at the beginning. While she has never paid *zakāh*, Mrs. Jimoh consistently engages in giving *ṣadaqah*. She also financially supports her family's needs (Jimoh, 2023). Lastly, Mrs. Ogundeyi, aged 50, who is involved in the building materials business. She commenced her entrepreneurial journey prior to getting married and encountered various challenges along the way. Mrs. Ogundeyi contributes to her community through rural *da'wah* in the mosques she attends. Notably, she has assisted over 20 individuals by teaching them about purchasing and selling building materials enterprise (Ogundeyi, 2023).

### **Muslim Women Entrepreneurs' Sources of Funding**

There are different methods through which the female entrepreneurs interviewed obtains funds to start and support the growth of their enterprise. These methods may include obtaining loans from banks, utilizing personal savings, receiving contributions from family members and participating in traditional saving practices such as “*Ajo*” (daily contributions) or “*kolo*” (savings box). Muslim women entrepreneurs have embraced these diverse approaches to gather financial resources for starting and building their businesses. The inclusion of daily contributions, has not only promoted healthy saving habits but has also emerged as a tool utilized by these female business owners to secure funds for their ventures and encourage responsible spending. They have embraced this practice, which operates based on trust and allows them to pool their savings collectively and access them when it is their turn or at the end of the designated period. These accumulated funds serve as capital for Muslim women entrepreneurs to commence a new business or





Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

acquire goods and tools for their existing ones (Abdulazeez, 2023). This reveals the role of mutual support among these women in the establishment and growth of their businesses.

Another method employed by Muslim women entrepreneurs to procure funds is through loans. While not all entrepreneurs opt for this approach, a majority of them seek loans from banks or cooperative societies, particularly during circumstances such as the COVID-19 lockdown. This becomes necessary when the prices of raw materials surge, and there is a lack of additional funds flowing into the business to sustain its operations. By obtaining loans, they can purchase the required raw materials, ensuring the continuity of their businesses. In summary, Muslim women entrepreneurs employ a range of income sources to fund their businesses. These include personal savings accumulated through lawful occupations and early savings habits, as well as contributions from supportive family members and friends. This points to the significance of family support in the achievement of these women by leveraging these resources, the women are able to establish and expand their enterprises, demonstrating their entrepreneurial spirit and determination (Sanni, 2023).

### **Impacts of Ibadan North Muslim Women Entrepreneurs in the Society**

The contribution of Ibadan North Muslim women entrepreneurs to society are highly remarkable and multifaceted. While *zakāh* is a mandatory pillar of Islam, not all Muslim female entrepreneurs interviewed are able to pay it because of the stage of their businesses. However, those who can afford it explain that they often make their *zakāh* payments during the last ten days of Ramadan. Additionally, some of these women belong to cooperative societies that working together with other members help them to fulfil their *zakāh* obligations, while others contribute to the care of the poor through *sadaqah* (alms giving). These contributions have played a big role in fostering economic growth and development within the society, the Muslim community in Ibadan North local government.

Ibadan North Muslim women entrepreneurs also make significant contributions within their families. Acting as a supportive system, particularly in the absence of their husbands, they provide for the household's essential needs and contribute to their husband's projects and extended family. This dual role showcases their capability and dedication in juggling both familial and entrepreneurial responsibilities within the society.



Publication Date: May 20, 2025

<http://ujres.org.ng/index.php/ujres/index>

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Furthermore, the submissions of most of the Muslim women entrepreneurs emphasize how their businesses have lifted many individuals out of poverty by empowering them through necessary training and guidance to start similar ventures. This not only reduces unemployment but also inspires others to pursue their entrepreneurial aspirations. By fostering an environment conducive to business growth, these women contribute to the overall welfare and stability of the society. Apart from their financial contributions, Muslim female entrepreneurs actively participate in other community initiatives. When the community embarks on projects, they willingly offer their resources, including monetary donations or voluntary labour. This collective effort demonstrates their commitment to the development and betterment of the society as a whole and Ibadan North local government in particular.

Moreover, these Muslim women entrepreneurs prioritize the education of their children while extending their educational support beyond their own families. They provide scholarships to orphans, the underprivileged, and those in need, enabling them to access better educational opportunities. Additionally, these entrepreneurs engage in welfare programs, such as assisting the poor, the blind, and widows, through donations of essential items like food, clothing, and medicine. In fact, the Muslim female entrepreneurs in Ibadan North have shown exceptional dedication and resilience in contributing to society. From fulfilling their religious obligations and creating economic opportunities for other women to acting as pillars of support within their families, empowering others through training, and participating in various community initiatives, their multifaceted contributions leave a lasting impact on society's growth, well-being, and inclusivity. They, therefore, exemplify the spirit of entrepreneurship and inspire future generations to make meaningful contributions to their communities.

### **Challenges Facing Muslim Women Entrepreneurs**

Muslim women entrepreneurs often face a range of challenges, including limited access to capital for starting their businesses, as noted by Bolaji (2023). Insufficient funding and the inability to obtain credit hinder their entrepreneurial performance. More so, the absence of a conducive business environment forces many women to operate from their homes, limiting the visibility and reach of their products or services due to the lack of resources to rent conducive shops. Marketing and brand awareness also pose challenges for



Publication Date: May 20, 2025

<http://ujres.org.ng/index.php/ujres/index>

Muslim women entrepreneurs, as many of those interviewed lack the necessary knowledge and skills to effectively promote their businesses and make their target customers aware of their offerings.

Another significant obstacle noted by Sanni (2023) is the lack of family support in some cases, especially, those whose business ventures require travel. Widows, in particular, face the challenge of balancing their entrepreneurial pursuits with their familial responsibilities, at times without the support of a nanny or family member to care for their children during business trips. Similarly most women do need permission from their husbands to travel for business, which may not always be granted, though some have the support of their spouses based on mutual agreements.

Market competition can be both advantageous and disadvantageous for entrepreneurs, depending on their ability to navigate it effectively. Muslim women entrepreneurs in Ibadan North often encounter the challenge of a highly competitive market, which negatively impact their financial performance. As other sellers, distributors, or merchants form an oligarchy and determine the prevailing price of a particular product, this often influences the exorbitant rate at which the product sells. Muslim women offering the same goods at lower or reasonable prices can affect the demand for their oligarchy's products, leading to financial implications. This intense competition usually breed jealousy among these business owners who strive to stay relevant and attract customers. Another significant challenge faced by Muslim women entrepreneurs in Ibadan North is customers not paying their debts, leading to negative consequences for their businesses. When customers fail to fulfil their financial obligations, it can create cash flow issues and potentially result in business decline for these Muslim women.

These challenges underscore the need for comprehensive support mechanisms, such as improved access to capital, business training, mentorship, and family-friendly policies, to empower and uplift Muslim women entrepreneurs, enabling them to overcome these hurdles and thrive in their entrepreneurial endeavours. This is a task that Islamic cooperatives are taking up and they should be encouraged to increase their financial supports to the Muslim women entrepreneur.

## **Conclusion**

Muslim women entrepreneurs utilize various strategies to raise funds for their businesses. They embrace the practice of “*Kolo*” (savings box) and “*Ajo*” (daily contribution) to accumulate savings collectively, which they later utilize for business establishment or acquiring necessary goods and tools. Furthermore,



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

loans from banks or cooperative societies offer a means to address financial challenges during difficult times, enabling them to sustain and grow their enterprises. The contributions of these Muslim women in the Ibadan North Local Government Area of Oyo State are remarkable and worthy of recognition. These women have defied societal norms and overcome various challenges to establish successful businesses that not only support their families but also contribute to the local economy. They have demonstrated resilience, determination, and a commitment to empowering their communities. From Mrs. Nurat Adekunle Abdulazeez's Chief Executive Officer NUMRAJ ventures to Mrs. Ogundeyi's building material business, and Mrs Mariam Garba's household items and toys seller, each entrepreneur has left a positive impact on their respective industries. Their efforts have not only created employment opportunities but have also fostered economic growth and stability.

Moreover, these Muslim women entrepreneurs have extended their contributions beyond their businesses. Through *ṣadaqah*, zakat, rural *da'wah*, and community empowerment initiatives, they have uplifted and supported others, sharing their knowledge and resources with those in need. However, it is important to acknowledge the challenges faced by these women, which include limited access to capital, marketing difficulties, and societal biases. To further enhance their contributions, there is a need for comprehensive support structures, access to finance, and social programs that specifically address the unique challenges faced by Muslim women entrepreneurs.

In creating an environment that fosters their growth, the Islamic cooperatives and Jaiz bank can unlock the full potential of these entrepreneurs and empower them to continue making significant contributions to their families, communities, and the overall economic development of the local area. Thus, by recognizing and celebrating the accomplishments of Muslim women entrepreneurs in Ibadan North, their resilience and determination are not only encouraged but this would also inspire and pave the way for future generations of entrepreneurs.

### **Recommendation**

After conducting a study on the influence of Muslim women entrepreneurs in Ibadan North Local Government, and gathering insights from these entrepreneurs themselves, this paper puts forward the following recommendations:



Publication Date: May 20, 2025  
<http://ujres.org.ng/index.php/ujres/index>

- i. Fund should be made available and accessible by the Islamic cooperatives and Jaiz Bank to ensure that Muslim women entrepreneurs have fair and unbiased financial support and capital, without any form of discrimination.
- ii. Associations of Muslim women entrepreneurs and non-governmental organizations (NGOs) in collaboration with Jaiz Bank should organize programs that offer financial literacy and management training for women. These initiatives will equip women with the knowledge and skills needed to secure funds and effectively manage their finances.
- iii. Moreover, it is essential for financial institutions such as Micro finance Banks to adopt inclusive lending practices, reduce gender bias, and ensure equitable access to loans and capital for all entrepreneurs.
- iv. A program should be created by Islamic cooperatives, micro finance banks e.t.c to facilitate networking and collaboration between women-led businesses and small-scale entrepreneurs. This initiative would provide an opportunity for experienced entrepreneurs to offer guidance and support to aspiring entrepreneurs throughout their journey.
- v. Finally, successful women entrepreneurs should actively participate in the above initiatives as role models, inspiring and motivating upcoming entrepreneurs to pursue their goals.

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Publication Date: May 20, 2025

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