



E-Economic Transactions among Muslim Women in Contemporary Northern Nigeria

Adamu Abubakar Muhammad,^{1*} Shafa'at Ahmad Aliyu,² Adam Muhammad Ardo,³ Ikilima Abubakar Shariff,⁴ Yakubu Zulaihat Muhammed⁵

¹ Department of Religious Studies, Faculty of Humanities, Federal University of Kashere, Gombe State Nigeria.

² Department of Islamic Studies, Federal University of Education Zaria, Kaduna State Nigeria.

³ Modibbo Yusufu Foundation, New G. R. A. Gombe, Gombe State, Nigeria.

⁴ Department of Islamic Studies, Gombe State University Nigeria.

⁵ Department of Islamic Studies, University of Abuja Nigeria.

*Corresponding Author: abubakaradamu1980@gmail.com.

|| *Submitted: 09-10-2024* || *Accepted: 01-11-2024* || *Published: 02-11-2024*

Abstract: The emergence of digital technology and e-commerce has provided uncountable access of wealth and novel economic prospects to women worldwide, particularly Muslim women residing in Northern Nigeria. This study investigates the ways in which Muslim women engage in e-commerce within an area that has historically been influenced by conventional conservative religious and cultural standards. Through an analysis of their participation in virtual enterprises, the research underscores the distinct socio-cultural and religious elements impacting their e-commerce endeavors. It also discusses the difficulties they have, like their lack of access to technology, low levels of digital literacy, and financial marginalization. The study uses secondary data from government papers, academic literature, and case studies as part of a qualitative research technique. Women who were involved in e-commerce were interviewed, and data from previous surveys was examined to offer insights into the trends of participation and the barriers faced. The results indicate that although e-commerce presents a great opportunity for economic empowerment, a number of obstacles prevent full engagement. These include the necessity for financial products that comply with Sharia law, societal expectations, and infrastructure constraints. The article ends with suggestions for boosting the participation of Muslim women in the digital economy, with an emphasis on advancing financial services that adhere to Sharia law, increasing digital literacy, and increasing access to technology. These tactics may encourage Muslim women to

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

become more financially independent, which would boost the region's economy in Northern Nigeria.

Keywords: E-Economic Transactions; Muslim Women; Northern Nigeria

Abstrak: Munculnya teknologi digital dan e-commerce telah memberikan akses kekayaan dan prospek ekonomi baru yang tak terhitung jumlahnya bagi perempuan di seluruh dunia, terutama perempuan Muslim yang tinggal di Nigeria Utara. Studi ini menyelidiki cara-cara di mana wanita Muslim terlibat dalam e-commerce dalam area yang secara historis dipengaruhi oleh standar agama dan budaya konservatif konvensional. Melalui analisis partisipasi mereka dalam perusahaan virtual, penelitian ini menggarisbawahi elemen sosial-budaya dan agama yang berbeda yang memengaruhi upaya e-commerce mereka. Ini juga membahas kesulitan yang mereka hadapi, seperti kurangnya akses ke teknologi, tingkat literasi digital yang rendah, dan marginalisasi keuangan. Studi ini menggunakan data sekunder dari makalah pemerintah, literatur akademik, dan studi kasus sebagai bagian dari teknik penelitian kualitatif. Wanita yang terlibat dalam e-commerce diwawancarai, dan data dari survei sebelumnya diperiksa untuk menawarkan wawasan tentang tren partisipasi dan hambatan yang dihadapi. Hasil penelitian menunjukkan bahwa meskipun e-commerce menghadirkan peluang besar untuk pemberdayaan ekonomi, sejumlah hambatan menghalangi keterlibatan penuh. Ini termasuk perlunya produk keuangan yang sesuai dengan hukum Syariah, harapan masyarakat, dan kendala infrastruktur. Artikel diakhiri dengan saran untuk meningkatkan partisipasi perempuan Muslim dalam ekonomi digital, dengan penekanan pada memajukan layanan keuangan yang menganut hukum Syariah, meningkatkan literasi digital, dan meningkatkan akses ke teknologi. Taktik ini dapat mendorong wanita Muslim untuk menjadi lebih mandiri secara finansial, yang akan meningkatkan ekonomi kawasan di Nigeria Utara.

Kata kunci: Transaksi E-Ekonomi; Wanita Muslim; Nigeria Utara



Copyright© 2024 by Author(s)

This work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License.

Introduction

Traditional economic systems have been redefined globally, including in Nigeria, by the introduction of digital technology and its use in trade. E-commerce, or the purchasing and selling of products and services via online platforms, has become increasingly popular, especially in cities, as more individuals and companies become accustomed to using the internet and digital

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

technologies.¹ With platforms like Jumia and Konga setting the standard and social media sites like Facebook, Instagram, and WhatsApp seeing a rise in the use of their services for online selling, the Nigerian e-commerce industry has seen exponential growth.²

The socio-economic engagement of women in Northern Nigeria, a primarily Muslim region, has historically been significantly shaped by cultural and religious standards. The area is known for its strong devotion to Islamic principles, which have an impact on how women are viewed in the home, in society, and in the economy.³

Muslim women's visibility in official business sectors has been hampered by the widespread encouragement to put domestic duties ahead of public economic pursuits. But according to Islamic jurisprudence, or *fiqh*, women are allowed to work in trade and commerce as long as they adhere to Islamic values, which place a strong emphasis on modesty and moral behavior.

Muslim women in Northern Nigeria have been more accepting of e-commerce in recent years, seeing it as a way to do business without necessarily going against cultural or religious norms. Women can conduct business from home by using internet platforms, avoiding in-person encounters that might go against Islamic principles regarding gender segregation.⁴ Women can manage their home obligations and entrepreneurial endeavors because to e-commerce's

¹ Beverly B Mack. "Women in Muslim Northern Nigeria." In *Oxford Research Encyclopedia of African History*, 2022.

² Adamu Abubakar Muhammad, Abimbola Adetola Fatimah, and Garba Saadu Kawu. "The Success of Entrepreneurship Education in Tafarkin Tsira Islamic Center Azare of Bauchi State, Nigeria." *Nepalese Journal of Management Science and Research* 7, no. 1 (2024), pp. 76-87.

³ Adamu Abubakar Muhammad, Mohammad Zen Nasrudin Fajri, Ibrahim Dahiru Idriss, and Athar Shahbaz Wani. "Zakat and Waqf Model in Reducing Poverty among Vulnerable Groups During the Pandemic in Nigeria." *Journal of Islamic Economics and Philanthropy* 7, no. 1 (2024), pp. 58-70.

⁴ Aliyu Dahiru Muhammad, Muhammad Lawal Maidoki, and Usman Buhari Sani. "The role of Islamic social finance in empowering youth and women in Sokoto State of Nigeria." *Journal of Islamic Monetary Economics and Finance* 3 (2018), pp. 141-152.

flexibility. Women could benefit economically from this change, becoming financially independent and able to support their families and communities.

However, Muslim women in Northern Nigeria remain underrepresented in digital economic activities and face significant challenges. These include limited digital literacy, access to technology, and socio-cultural restrictions, which are some of the barriers preventing women from fully leveraging e-commerce for economic empowerment.⁵ This is despite the industry's rapid growth in Nigeria and its potential to empower women economically.

Financial exclusion problems exacerbate these difficulties since many women do not have access to formal banking services or do not have the required papers to transact digitally.⁶ Despite the fact that e-commerce presents a special chance for women to conduct business from the comfort of their homes, in line with religious and cultural norms, major obstacles still stand in the way of their involvement. Therefore, despite the enormous potential that e-commerce presents, immediate attention is needed to address the socio-cultural and infrastructure constraints in order to increase the participation of women in this industry.

A major obstacle is the low level of digital literacy. A considerable majority of women in Northern Nigeria lack the technical abilities required to manage internet platforms effectively. Their participation in the e-commerce industry is restricted by the digital divide, as the industry is becoming more and more dependent on the use of computers, smart phones, and digital banking systems.

⁵ ChoudhuryKaul, Sanjukta, Ono Supriyadi, and Nabilla Fahlevi. "Muslim Indonesian women entrepreneurs: a factor analysis of business performance." *Journal of Islamic Marketing* 14, no. 12 (2023), pp. 3186-3207.

⁶ Falak Khan, Saad Ateeq, Momin Ali, and Nouman Butt. "Impact of COVID-19 on the drivers of cash-based online transactions and consumer behaviour: evidence from a Muslim market." *Journal of Islamic Marketing* 14, no. 3 (2023), pp. 714-734.

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

Inadequate access to technology, such as dependable internet connectivity and reasonably priced smart phones, also makes matters worse, especially for women who reside in underserved and rural areas.⁷

Apart from the technological obstacles, the financial marginalization represents a noteworthy hurdle. The rigorous banking procedures in Northern Nigeria, which include identity credentials and collateral for account creation, prevent many Muslim women from having access to official financial services. Their inability to process digital payments effectively due to their lack of access to financial institutions significantly restricts their capacity to engage in e-commerce.⁸

Moreover, the dearth of widely available Sharia-compliant financial services in the area exacerbates the problem since many women are afraid to use traditional banking products that can go against Islamic law, like interest-bearing goods (riba).⁹

Religious and cultural restrictions also have a significant impact on how involved Muslim women are in e-commerce. Traditional gender roles in some conservative groups dictate that women should prioritize taking care of the home and participate as little as possible in public or economic life.¹⁰

Even in the digital sphere, where physical presence is not necessary, these sociocultural norms impede women from fully engaging in business activities. In light of these difficulties, it is critical to remove the obstacles preventing Muslim women from engaging in online shopping in Northern Nigeria. Muslim

⁷ Alkanchi, Hassan Malami, Ashraf Mohammed Zaidan, and Yusmini Md Yusoff. "The Role of Muslim Families Awareness on The Importance of Entrepreneurship Development in Sokoto State." *ALBASIRAH JOURNAL* 11, no. 2 (2021), pp. 69-83.

⁸ Hassan Malami Alkanchi & Suleiman Umar, Influence Of Muslim Women's In Promoting Entrepreneurship For Economic Development In Nigeria. *Sospoly Journal of Engineering, Entrepreneurship & Environmental Studies*, 5. no. 1 (2023), p. 1

⁹ Osama Sam Al-Kwif, Tran Tien Khoa, Viput Ongsakul, and Zafar U. Ahmed. "Determinants of female entrepreneurship success across Saudi Arabia." *Journal of Transnational management* 25, no. 1 (2020), pp. 3-29.

¹⁰ Kumari Amrita, Chandra Prakash Garg, and Saumya Singh. "Modelling the critical success factors of women entrepreneurship using fuzzy AHP framework." *Journal of Entrepreneurship in Emerging Economies* 10, no. 1 (2018): 81-116.

women in the area will remain excluded from the quickly growing digital economy unless specific interventions are made, such as promoting Sharia-compliant financial products, increasing access to technology, and providing training in digital literacy. Thus, the purpose of this study is to investigate the socioeconomic, cultural, and religious elements that impact Muslim women's e-commerce in modern Northern Nigeria, emphasizing the necessity of laws and practices that support their involvement and financial independence.

Method

In order to investigate e-economic transactions among Muslim women in modern Northern Nigeria, this study used a mixed-methods methodology. The methodology provided a thorough comprehension of the subject by combining quantitative and qualitative research methods.

Research approach: To examine patterns and experiences, the study employed a descriptive approach. Structured surveys were used to collect quantitative data, and focus groups and semi-structured interviews were used to acquire qualitative data.

Population and Sampling: Muslim women in five Northern Nigerian states which includes Kano, Kaduna, Borno, Sokoto, and Bauchi were the focus of the study. To choose women who were involved in e-commerce, a combination of purposive and random sampling was employed to ensure diversity. Twenty female participants were interviewed and a sample of 200 people was surveyed.

Data Collection Methods: While interviews and focus group discussions (FGDs) examined individual experiences, cultural and religious issues, and business plans, questionnaires gathered quantitative data on demographics, business types, problems, and access to digital platforms.

Data Analysis: The data were subjected to thematic analysis, which grouped insights into common themes including motives, difficulties, and the importance of religion. Quantitative data were evaluated using descriptive statistics (SPSS) to find trends.

Ethical Considerations: Participant confidentiality was preserved and informed consent was acquired. The utilization of female interviewers and culturally sensitive questions demonstrated cultural awareness.

A balanced examination of the statistical patterns and the complex, real-world experiences of the women engaged in e-commerce was made possible by the use of mixed techniques.

Result and Discussion

Increasing Participation in E-commerce

One of the most important findings is that Muslim women are increasingly engaging in e-commerce in spite of the socio-cultural and religious barriers that exist in Northern Nigeria. Online platforms have made it possible for women to participate in the economy without going against social norms or religious beliefs. Many women, particularly those living in cities, have found success in internet trading, selling products including apparel, cosmetics, food, and home goods. This enables women to maintain the customary responsibilities that are expected of them in their communities and contribute to household income.

According to the report, an increasing proportion of Muslim women in Northern Nigeria are conducting business on social networking sites like WhatsApp and Instagram as well as marketplaces like Jumia and Konga. These platforms lower overhead costs and get around some mobility restrictions by enabling women to sell products, take payments, and deliver goods without the requirement for a physical storefront.¹¹

Majority of women working in e-commerce businesses sell food, kitchen goods, cosmetics, and clothing for their proximity and for daily need within the community. This makes e-commerce a feasible choice for economic

¹¹ Hassan Malami Alkanchi, Yusmini Binti Md Yusoff, and Ashraf Mohammed Zaidan. "The significance of Muslim families awareness in promoting entrepreneurship development in Sokoto state, Nigeria." *Journal of Islamic, Social, Economics and Development* 6, no. 42 (2021).

participation since it enables individuals to manage their company endeavors with their familial obligations.¹²

The survey also shows that because of their ubiquitous accessibility and ease of use, platforms like Facebook, Instagram, TikTok and WhatsApp have gained popularity as tools for conducting business. Women have the ability to connect with people both inside and outside of their local areas, which helps them grow their clientele and boost revenue. This indicates that e-commerce is seen as an empowering tool, providing Muslim women with opportunities to be financially independent, which aligns with similar findings in other parts of the Muslim world.

Digital Literacy and Technological Access

Even with the increase in e-commerce activity, the survey discovered that low digital literacy is still a major obstacle. Many women are not equipped with the abilities needed to effectively utilize complicated web platforms, which restricts their ability to grow their enterprises. Because there are generally fewer educational options and computer literacy initiatives in rural areas, this problem is especially acute there. The participants encountered challenges in establishing digital payment systems, promoting their goods effectively, and setting up online businesses.¹³

A significant obstacle was found to be the lack of access to trustworthy and reasonably priced technology, in addition to literacy issues. There is still a lack of internet access in many Northern Nigerian locations, especially in rural ones. The problem is exacerbated by the high cost of smart phones and data services, which keeps many women from taking full advantage of e-commerce.

¹² Muhammad, Aliyu Dahiru, Muhammad Lawal Maidoki, and Usman Buhari Sani. "The role of Islamic social finance in empowering youth and women in Sokoto State of Nigeria." *Journal of Islamic Monetary Economics and Finance* 3 (2018), pp. 141-152.

¹³ Namrata Chatterjee, Niladri Das, and Nishit Kumar Srivastava. "A structural model assessing key factors affecting women's entrepreneurial success: Evidence from India." *Journal of Entrepreneurship in Emerging Economies* 11, no. 1 (2019), pp. 122-151.

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

This highlights the digital divide that exists between the inhabitants of rural and urban areas, with women in rural areas being disproportionately impacted.

Financial Exclusion and Banking in Line with Sharia

The study's main finding is that Islamically acceptable platforms and financial goods are preferred by Muslim women in Northern Nigeria. Islamic finance, which forbids interest (riba) and encourages moral investing is being incorporated into digital financial services on a larger scale. Muslim women are encouraged to participate more in mobile banking since platforms like the Jaiz Bank app provide Sharia-compliant solutions.

Additionally, a lot of women mentioned that working from home is convenient and in line with Islamic principles of modesty (purdah), which lessens the necessity for in-person interactions with people who are not family.¹⁴

Financial exclusion is the subject of another important finding, specifically the dearth of formal banking services available to Muslim women in Northern Nigeria. The lack of bank accounts among many women significantly limits their capacity to conduct digital financial activities. In the absence of these services, women resort to less secure cash-based or informal techniques that frequently restrict the growth potential of their enterprises.¹⁵

The report also emphasizes how hard it is to find Sharia-compliant financial goods. Since interest-based transactions (riba) are forbidden by Islamic law, many Muslim women are reluctant to use traditional banking services that include savings accounts or loans with interest. Thus, women are unable to get

¹⁴ Hassan Malami Alkanchi & Suleiman Umar, Influence Of Muslim Women's In Promoting Entrepreneurship For Economic Development In Nigeria. *Sospoly Journal of Engineering, Entrepreneurship & Environmental Studies*, 5. no. (2023), p.12.

¹⁵ Lucia Mandongwe, and Divaries C. Jaravaza. "Women entrepreneurial intentions in subsistence marketplaces: The role of entrepreneurial orientation and demographic profiles in Zimbabwe." *Cogent Business & Management* 7, no. 1 (2020), pp. 1818365.

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

the financial services they need to grow their internet companies because to a dearth of easily accessible Sharia-compliant banking products.¹⁶

This research highlights the need for more inclusive financial regulations that support Muslim women's engagement in the digital economy while also meeting their religious needs.

Barriers related to religion and society

Women's involvement in e-commerce is still influenced by the socio-cultural environment in Northern Nigeria. Even while Islamic law allows women to own businesses, deeply rooted cultural standards prevent them from being as visible in the marketplace. Many participants voiced worries about the way society views certain things, especially the idea that women should spend most of their time taking care of the home.¹⁷

Because of this, some women run their enterprises covertly, frequently avoiding large-scale operations or public recognition in order to comply with social norms. Other potential impediments mentioned were modesty issues and contacts with non-related men, or non-mahrams. Women tend to be wary of dealing with men as partners or clients, which can impede the expansion of their businesses. But thanks to e-commerce platforms, women can now overcome this obstacle by transacting online and avoiding face-to-face interactions with male clients.

Possibility of Economic Empowerment

The study discovered that e-commerce has a great deal of potential to economically empower Muslim women, notwithstanding certain obstacles. Online transactions provide women with the freedom and convenience to make

¹⁶ Shaista Noor, Filzah Md Isa, and Leilanie Mohd Nor. "Ageing care centre women entrepreneur: a silver bullet for ageing tsunami in Malaysia." *Sains Humanika* 12, no. 1 (2020).

¹⁷ Nida Nazar, Sarwat Jahan, Azadeh Amoozegar, Temoor Anjum, and Valliappan Raju. "The effects of total quality management practices on corporate social responsibility using supply chain model: A review of Malaysian hotel industry." *International Journal of Supply Chain Management* 8, no. 6 (2019), pp. 1217-1227.

financial contributions to their family without sacrificing their household duties.¹⁸ Being involved in e-commerce led to improved financial freedom and a stronger sense of agency according to many participants. It has given some women the chance to escape the financial cycle of reliance on male relatives, which is a common cause of instability in many traditional households.

There are further, wider societal advantages to this economic empowerment. Women are better equipped to invest in their families as their financial resources increase, especially in their children's education and health. There are further, wider societal advantages to this economic empowerment. Women are better equipped to invest in their families as their financial resources increase, especially in their children's education and health. This is in line with the more general objectives of sustainable development, which link enhanced family welfare and community development to women's economic engagement.

Challenges Facing Muslim Women in E-Commerce

Even with the increased involvement, a number of issues still exist. A major obstacle still exists in the form of digital literacy, as many women lack the know-how needed to use e-commerce platforms efficiently.¹⁹

In Nigeria, there are few training programs, particularly in remote areas where women have restricted access to school in the first place. Another difficulty is getting access to banking services. Since many Muslim women live in rural areas and lack identifying documents, they are often unable to obtain official banking services.²⁰

¹⁸ Eugenia Rosca, Nivedita Agarwal, and Alexander Brem. "Women entrepreneurs as agents of change: A comparative analysis of social entrepreneurship processes in emerging markets." *Technological forecasting and social change* 15. no. 7 (2020), p. 120067.

¹⁹ Muhammad Shakeel, Li Yaokuang, and Ali Gohar. "Identifying the entrepreneurial success factors and the performance of women-owned businesses in Pakistan: The moderating role of national culture." *Sage Open* 10, no. 2 (2020).

²⁰ Meriam Brahem, and Samira Boussema. "Social media entrepreneurship as an opportunity for women: The case of Facebook-commerce." *The International Journal of Entrepreneurship and Innovation* 24, no. 3 (2023), pp. 191-201.

Their capacity to completely participate in e-commerce is hampered by this lack of financial inclusion. Religious and cultural restrictions still have an impact on women's engagement. Women are discouraged from participating in public economic activities in certain conservative areas, even when they do so online.²¹ Family members or local religious authorities frequently enforce these prohibitions.

Institutional Support Is Needed

The results also indicate that women who work in e-commerce do not have enough institutional support. The extent of government measures to support digital literacy, give women access to technology, and provide financial services is constrained, and these efforts frequently fall short of reaching the most vulnerable groups of people. The participants demanded more focused interventions, including the development of easily available financial products that comply with Sharia law, possibilities for women entrepreneurs to access microfinance, and vocational training in digital skills.²²

The results from this study show crucial insights on the engagement of Muslim women in e-economic transactions in contemporary Northern Nigeria. The region's female e-commerce participants have presented a number of opportunities, difficulties, and patterns that have been discovered through the examination of secondary data, interviews, and case studies. Partnerships between government organizations and the business sector are also necessary to close the digital divide in rural areas, where infrastructure problems are more severe. By developing a supportive ecosystem that promotes women's access to technology, financing, and markets, the potential of e-commerce as a vehicle for economic empowerment can be fully realized.

²¹ Natalia Vershinina, Gideon Markman, Liang Han, Peter Rodgers, John Kitching, Nigar Hashimzade, and Rowena Barrett. "Gendered regulations and SME performance in transition economies." *Small Business Economics* (2022), pp. 1-18.

²² Siti Amaroh, and Istianah Istianah. "Women and Islamic financial literacy." *PALASTREN: Jurnal Studi Gender* 13, no. 2 (2020), pp. 259-280.

Recommendations

Based on the study's findings, the government, policymakers, religious experts, and Muslim women are advised to consider the following while promoting and enhancing e-economic transactions among Muslim women in modern Northern Nigeria.

1. Suggestions for the government

The development of digital infrastructure in Northern Nigeria should be a top priority for the government, especially in rural areas where access to dependable internet and technology is scarce. More women will be able to engage in e-commerce if more affordable, high-speed internet becomes available. This will entail offering data services and smart phones at reasonable prices in addition to enhancing connection.

The government ought to launch extensive efforts aimed at promoting digital literacy, with a particular focus on women. Training in e-commerce skills, such as establishing online firms, marketing, and overseeing digital financial transactions, should be provided by these programs. To reach the grassroots, such initiatives can be planned in conjunction with neighborhood associations and community centers.

Offering Financial Assistance: Unique financial schemes and rewards ought to be implemented for female e-commerce entrepreneurs. To assist women in growing their enterprises, this involves offering microcredit loans, grants, and workshops focused on developing capacity. Creating websites that provide financial products that adhere to Sharia law will guarantee that Muslim women participate in the economy with confidence.

Regulatory Framework for E-commerce: To tackle concerns like fraud, data security, and consumer rights, the Nigerian government ought to set up and implement a regulatory framework for e-commerce. A safe and controlled digital environment that shields female entrepreneurs in Northern Nigeria's businesses from exploitation would be beneficial.

2. Recommendations to Policymakers

Promoting Sharia-Compliant Financial Products: To increase the number of Sharia-compliant financial products geared at Muslim women, policymakers should collaborate with financial institutions. In keeping with their religious convictions, this would promote increased engagement in digital financial systems and guarantee that individuals may take advantage of safe, interest-free financial services.

Encouraging Gender-Inclusive Economic Policies: It is the responsibility of policymakers to make sure that economic policies are inclusive and tailored to the particular requirements of female merchants in Northern Nigeria. Resources should be allocated using gender-responsive budgeting to encourage women-led firms, especially in the digital economy.

Encouraging Public-Private Partnerships (PPP): To increase women's involvement in e-commerce, policymakers should encourage collaborations between the public and private sectors and civil society organizations. To promote women entrepreneurs by giving them access to markets, technology, and cash, this could entail partnerships between development organizations, financial institutions, and technology businesses.

Access to Training and Mentorship: It is important to support programs that give women entrepreneurs access to business networks, training, and mentorship. It is recommended that policymakers promote the creation of e-commerce hubs and innovation centers that offer women the tools and direction they need to thrive in virtual business settings.

3. Advice for Religious Scholars (Ulama):

Clearly State the Islamic Viewpoint on Women's Economic Roles: Religious scholars ought to actively contribute to elucidating the Islamic viewpoint on women's involvement in economic activities, encompassing e-commerce. It is crucial to inform communities that, as long as it complies with religious precepts, Islamic law upholds women's freedom to trade and do business.

Encouraging Sharia-Compliant E-Commerce Models: Academics and financial institutions can work together to create and recommend financial

goods and business models that Muslim women can utilize with confidence. This would entail offering guidance on the creation of profit-sharing schemes, interest-free loans, and moral corporate conduct.

Encouraging Community Engagement: Religious scholars should endeavor to dispel cultural beliefs that impede women's economic participation and encourage the community to support women entrepreneurs. Sermons and religious gatherings can be used as venues to emphasize the importance of women's economic empowerment within the context of Islamic teachings.

Giving Advice on Ethical Business Conduct: Women entrepreneurs should receive counsel from religious academics on how to strike a balance between their religious practice and their pursuits. This covers moral standards for online shopping, like honest advertising, reasonable prices, and keeping a low profile when conducting business.

4. Suggestions for Muslim Women Who Are Entrepreneurs

Improving Digital Literacy: It is recommended that Muslim women proactively work to improve their proficiency in digital literacy and e-commerce. This can be accomplished by taking part in online courses, attending workshops, and attending training sessions provided by community organizations, governmental organizations, or NGOs. In order to create profitable internet businesses, digital literacy is essential.

Using Sharia-Compliant Financial Services: Women who follow their religious convictions should look for and make use of Sharia-compliant financial services. Muslim women can profit from interest-free loans, safe banking services, and Islamic savings accounts that help their companies expand without sacrificing their religious beliefs as more options become accessible.

Networking and Collaboration: To exchange information, resources, and business prospects, female entrepreneurs should network and collaborate with other female business owners. Peer-to-peer assistance and

coaching can give women the self-assurance and abilities required to thrive in a cutthroat digital economy.

Maintaining a Balance between Family and Business obligations: It's critical for Muslim women to strike a balance between their obligations to their families and their businesses. E-commerce offers women flexibility, but to succeed in this field, they must manage their time well, plan ahead, and assign jobs to others so that they may make a financial contribution without sacrificing their personal commitments.

Using Marketplaces and Social Media: In order to reach a wider client base, women should make full use of social media platforms and online marketplaces. Their business outcomes can be greatly enhanced by understanding how to optimize these platforms for marketing, product display, and consumer engagement.

Conclusion

There is a lot of room for growth for both individuals and communities in Northern Nigeria when Muslim women are included into the e-commerce industry. Through the implementation of the aforementioned recommendations and the resolution of the obstacles brought to light by this study, interested parties can establish an environment that fosters full participation of Muslim women in the digital economy. Together, government action, regulatory changes, religious endorsements, and individual endeavors will guarantee that Muslim women in Northern Nigeria be empowered by e-commerce, boosting both their personal well-being and the country's economy. Resolving these problems might benefit women, their families, and the area as a whole economically.

References

Abraham Abebe Assefa, Meketaw Kegne. "The Role of Microfinance Institutions on Women's Entrepreneurship Development" *Journal of Innovation and Entrepreneurship*, 12(1). 2023. <https://doi:10.1186/s13731-023-00285-0>

E-Economic Transactions among Muslim Women

Adamu Abubakar Muhammad et al.,

DOI: 10.70742/arlash.v1i2.89

- Alkanchi, H. M., Md Yusoff, Y., & Mohammed, Z. A. "The Significance of Muslim Families Awareness in Promoting Entrepreneurship Development in Sokoto State, Nigeria" *AL-BASIRAH Journal*, 11(2), 2021, pp. 69-83, <https://doi.org/10.22452/basirah.vol11no2.6>
- Ariffin, A. S. ., Mohamed Saleh Baqutayan, S. ., & M. Mahdzir, A. "Enhancing Women Entrepreneurship Development Framework: Policy & Institution Gap and Challenges in the Case of Malaysia" *Journal of Science, Technology and Innovation Policy*, 6(2), 2021. 22-33. <https://doi.org/10.11113/jostip.v6n2.58>
- Al-Kwifi, O. S., Tien Khoa, T., Ongsakul, V., & Ahmed, Z. U. "Determinants of Female Entrepreneurship Success Across Saudi Arabia" *Journal of Transnational Management*, 25(1), 2020. 3-29. <https://doi.org/10.1080/15475778.2019.1682769>
- Amrita, K., Garg, C. P., & Singh, S. "Modelling the Critical Success Factors of Women Entrepreneurship Using Fuzzy AHP Framework" *Journal of Entrepreneurship in Emerging Economies*. 2018. <https://doi.org/10.1108/JEEE-03-2017-0017>
- Brahem, M., & Boussema, S. "Social Media Entrepreneurship as an Opportunity for Women: The Case of Facebook-Commerce" *The International Journal of Entrepreneurship and Innovation*, 2022. <https://doi.org/10.14657503211066010>.
- Chatterjee, N., Das, N., & Srivastava, N. K. "A structural model assessing key factors affecting women's entrepreneurial success: Evidence from India" *Journal of Entrepreneurship in Emerging Economies*, 2019. <https://doi.org/10.1108/JEEE-08-2016-0030>
- ChoudhuryKaul, S., Supriyadi, O. and Fahlevi, N. "Muslim Indonesian Women Entrepreneurs: A Factor Analysis of Business Performance", *Journal of Islamic Marketing*, Vol. 14 No. 12, 2023, pp. 3186-3207. <https://doi.org/10.1108/JIMA-01-2022-0036>
- De Mol, E., Cardon, M. S., de Jong, B., Khapova, S. N., & Elfring, T. "Entrepreneurial Passion Diversity in New Venture Teams: An Empirical Examination of Short-Term and Long-Term Performance Implications. *Journal of Business Venturing*, 35(4), (2020). 105965. <https://doi.org/10.1016/j.jbusvent.2019.105965>
- Eib, C., & Siegert, S. "Is Female Entrepreneurship only Empowering for Single Women? Evidence from France and Germany" *Social Sciences*, 8(4), 2019.

128. <https://doi.org/10.3390/socsci8040128>

Hassan Malami Alkanchi & Suleiman Umar. "INFLUENCE OF MUSLIM WOMEN'S IN PROMOTING ENTREPRENEURSHIP FOR ECONOMIC DEVELOPMENT IN NIGERIA" *Sospoly Journal of Engineering, Entrepreneurship & Environmental Studies*, 5(1), 2023. Available Online At <http://uaspolysok.edu.ng/sospolyjee/1>

Khan, F., Ateeq, S., Ali, M. and Butt, N. "Impact of COVID-19 on the Drivers of Cash-Based Online Transactions and Consumer Behaviour: Evidence from a Muslim Market", *Journal of Islamic Marketing*, Vol. 14 No. 3, (2023), pp. 714-734. <https://doi.org/10.1108/JIMA-09-2020-0265>

Mack, B. Women in Muslim Northern Nigeria. Oxford Research Encyclopedia of African History, 2022. Retrieved 4 Oct. 2024, from <https://oxfordre.com/africanhistory/view/10.1093/acrefore/9780190277734.001.0001/acrefore-9780190277734-e-1353>.

Muhammad, A., Maidoki, M., & Sani, U. "THE ROLE OF ISLAMIC SOCIAL FINANCE IN EMPOWERING YOUTH AND WOMEN IN SOKOTO STATE OF NIGERIA" *Journal of Islamic Monetary Economics and Finance*, 3, 2018. 141 - 152. <https://doi.org/10.21098/jimf.v3i0.911>

Mandongwe, L., & Jaravaza, D. C. Women entrepreneurial intentions in subsistence marketplaces: The role of entrepreneurial orientation and demographic profiles in Zimbabwe. *Cogent Business & Management*, 7(1). 2020. <https://doi.org/10.1080/23311975.2020.1818365>

Muhammad A.A, Abimbola A.F, & Garba S.K. The Success of Entrepreneurship Education in Tafarkin Tsira Islamic Center Azare of Bauchi State Nigeria. *Nepalese Journal of Management Science and Research*, 7(1), 2024a. 76-87. A Publication of Research Department of Global College International, Mid-Baneshwor, Kathmandu, Nepal. ISSN 2795-1545 eISSN 2467-9356. Retrieved from <https://www.nepjol.info/index.php/njmsr/article/view/64610>

Muhammad AA, Mohammad ZNF, Ibrahim DI, & Athar SW. Zakat and Waqf Model in Reducing Poverty among Vulnerable Groups during the Pandemic in Nigeria. *JIEP: Journal of Islamic Economics and Philanthropy*. VOL. 7 NO. 1 2024: AUGUST. <https://doi.org/10.21111/jiep.v7i1.12182>

Muhammad A.A, Ibrahim D.I, Adam M.A & Muhammad A.S. "Application of Islamic Teachings on Brotherhood to Ease Fuel Subsidy Removal Challenges among Vulnerable Nigerians" *Fitrah Jurnal Kajian Ilmu-Ilmu*

- Keislaman. Vol. 9, No. 2. Dec 2023. e-ISSN: 2460-2345.
<https://doi.org/10.24952/fitrah.v9i2.9522>. Pp. 363-384.
- Nazar, N., Jahan, S., Amoozegar, A., Anjum, T., & Raju, V. "The Effects of Total Quality Management Practices on Corporate Social Responsibility Using Supply Chain Model: A Review of Malaysian Hotel Industry" *International Journal of Supply Chain Management*, 9(5), 2020. 294-304.
<https://doi.org/10.5296/bms.v11i2.17934>
- Noor, S., Isa, F. M., & Nor, L. M. "Ageing Care Centre Women Entrepreneur: A Silver Bullet For Ageing Tsunami In Malaysia" *Sains Humanika*, 12(1), 2020. <https://doi.org/10.11113/sh.v12n1.1600>
- Ratnaningrum, R., Susilowati, H., Hargyatni, T., Widyaningsih, D., & Zaenuri, A. "Type Passion, Family Life, and Government Support: Explaining the Success of MSME Women Entrepreneurs" *International Journal of Entrepreneurship and Sustainability Studies*, 3(1), (2023). 18-33.
<https://doi.org/10.31098/ijeass.v3i1.1263>
- Rosca, E., Agarwal, N., & Brem, A. "Women Entrepreneurs as Agents of Change: A Comparative Analysis of Social Entrepreneurship Processes in Emerging Markets. Technological Forecasting and Social Change" 157, 2020. 120067. <https://doi.org/10.1016/j.techfore.2020.120067>
- Siti Amaroh. "WOMEN AND ISLAMIC FINANCIAL LITERACY" *PALASTREN: Jurnal Studi Gender*. Volume 13, Number 2, 2020.
<https://doi:10.21043/palastren.v13i2.6523>
- Shakeel, M., Yaokuang, L., & Gohar, A. "Identifying the Entrepreneurial Success Factors and the Performance of Women-Owned Businesses in Pakistan: The Moderating Role of National Culture. *SAGE Open*, 10(2), 2020. <https://doi.2158244020919520> .
- Vershinina, N., Markman, G., Han, L., Rodgers, P., Kitching, J., Hashimzade, N., & Barrett, R. Gendered Regulations and SME Performance in Transition Economies. *Small Business Economics*, 58(2), 2022. 1113-1130.
<https://doi.org/10.1007/s11187-020-00436-7>