

THE ROLE OF FEMALE ISLAMIC PREACHERS IN PROMOTING FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE IN NORTHWEST NIGERIA

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Abstract

This “study investigates the influential role of female islamic preachers in enhancing financial inclusion through Islamic finance in the northwest region of Nigeria. Within predominantly Muslim communities where conventional banking is often met with skepticism due to religious and cultural concerns, Islamic finance presents a faith-aligned alternative. Female islamic preachers, as trusted educators and community guides, play a vital role in raising awareness and encouraging the adoption of Islamic financial instruments such as zakat, qard al-hasan, and cooperative savings schemes. Through qualitative interviews and case studies, this research demonstrates how these preachers effectively bridge the gap between formal Islamic financial services and grassroots populations, particularly women. The findings suggest that empowering female Islamic preachers significantly improves financial literacy and participation, thereby fostering inclusive economic growth and reducing poverty in the region. This paper offers valuable insights for policymakers, financial institutions, and community leaders aiming to implement culturally appropriate financial inclusion” strategies.

Keywords: Female Islamic Preachers, Islamic Finance, Financial Inclusion, Northwest Nigeria

Introduction

Financial inclusion, “the access and use of affordable and appropriate financial services, is widely recognized as a critical driver of economic development and poverty alleviation worldwide (Demirgüç-Kunt et al., 2023). In Nigeria, despite various initiatives by government and financial institutions, financial exclusion remains a pressing challenge, especially in the northwest region, where socio-economic factors, religious beliefs, and gender disparities intersect to limit access to conventional financial services (Ogunleye & Adebayo, 2022). In predominantly Muslim communities, conventional banking is often viewed with skepticism due to concerns around interest (Riba) and other practices deemed incompatible with Islamic law (Shariah) (Ahmad & Hassan, 2024). Consequently, Islamic finance, which operates on principles prohibiting interest and promoting profit-and-loss sharing, has emerged as a culturally and religiously acceptable alternative (Khan & Mirakhor, 2023).



Within this context, female Islamic preachers occupy a unique and influential position. Traditionally, Islamic preaching has been male-dominated; however, in recent decades, female preachers have increasingly assumed leadership roles in educating and guiding women within their communities (Abdullahi & Suleiman, 2023). These women serve not only as spiritual guides but also as agents of socio-economic empowerment, leveraging their religious authority to promote awareness and acceptance of Islamic financial products such as Zakat (obligatory almsgiving), Qard al-Hasan (benevolent loans), and cooperative saving schemes (Isah & Usman, 2024). Through sermons, workshops, and community engagement, female Islamic preachers play a vital role in bridging the knowledge gap and encouraging financial participation among women, who often face socio-cultural barriers to economic inclusion (Mahmoud, 2023).

Recent studies highlight the transformative potential of integrating religious leadership with financial inclusion efforts. For example, Hassan and Alabi (2023) argue that religious leaders, especially women, hold the trust of local communities and can thus facilitate behavior change more effectively than external financial agents. This is particularly significant in northern Nigeria, where patriarchal norms restrict women's mobility and decision-making power, making female preachers uniquely positioned to communicate financial literacy in a culturally sensitive manner (Yakubu & Umar, 2024). Moreover, the role of female preachers extends beyond education; they also mobilize communal resources and networks to support collective financial initiatives, fostering solidarity and economic resilience (Bello & Ameen, 2023).

Despite the growing recognition of this dynamic, academic literature on the specific contributions of female Islamic preachers to financial inclusion through Islamic finance in northwest Nigeria remains limited. Most studies focus broadly on religious leadership or Islamic finance without delving into gender-specific roles or regional contexts (Oladipo, 2023). This paper seeks to fill this gap by exploring how female Islamic preachers contribute to enhancing financial inclusion in northwest Nigeria, with particular attention to their strategies, challenges, and impacts. Understanding these dynamics is crucial for designing culturally attuned financial policies and programs that leverage existing social structures for inclusive economic development.

This paper is organized into five sections. Following this introduction, Section 2 presents a comprehensive review of the relevant literature on financial inclusion, Islamic finance, and the role of female Islamic preachers in community development. Section 3 outlines the research methodology, including the data collection and analysis techniques employed. Section 4 discusses the key findings from the study, highlighting the contributions of female Islamic preachers to promoting financial inclusion in northwest Nigeria. Finally, Section 5 concludes the paper with a summary of insights, policy implications, and recommendations.

Literature Review

Financial Inclusion in Nigeria

Financial "inclusion is recognized globally as a fundamental driver of sustainable economic growth and poverty reduction, providing individuals and businesses access to useful and affordable financial products and services (Demirgüç-Kunt et al., 2023). However, despite Nigeria's efforts to expand financial services through policies such as the National Financial Inclusion Strategy, significant disparities persist, especially in the northwest region. According



to Ogunleye and Adebayo (2022), many people in this region remain excluded due to factors such as low income, limited financial literacy, infrastructural deficits, and cultural norms. Importantly, gender inequalities exacerbate these challenges; women in particular face obstacles like restricted mobility, lack of collateral, and limited decision-making power, which hinder their access to formal financial services (Sanusi & Oladipo, 2023). Scholars emphasize that a one-size-fits-all approach is ineffective; instead, financial inclusion strategies must be tailored to the unique socio-economic and cultural context of the northwest (Ibrahim & Bello, 2024). This localized focus is essential because communities here often rely on informal financial practices that reflect their traditions and religious beliefs, underscoring the need to align formal financial systems with these realities to improve uptake and impact (Aminu & Yusuf, 2023).

Islamic Finance and Financial Inclusion

Islamic finance presents a viable pathway to financial inclusion in Muslim-majority areas, rooted in principles that prohibit interest (Riba), uncertainty (Gharar), and unethical investments while promoting profit-sharing and social welfare (Khan & Mirakhor, 2023). This framework resonates deeply with the cultural and religious sensibilities of many in northwest Nigeria, where Islamic teachings shape everyday life and economic decisions (Ahmad & Hassan, 2024). The use of Islamic financial products like zakat (obligatory almsgiving), qard al-hasan (benevolent, interest-free loans), and Mudarabah (profit-sharing arrangements) allows for ethical financial engagement that can reach underserved populations (Isah & Usman, 2024). Research by Mohammed and Yusuf (2023) finds that these instruments not only enhance access to finance but also foster social solidarity by encouraging communal support and shared prosperity. Furthermore, Islamic microfinance initiatives have shown promising results in empowering low-income households and women by offering financial services compatible with their beliefs and social norms (Salim & Bello, 2023). Nonetheless, challenges such as lack of awareness, limited product diversity, and infrastructural constraints continue to hamper the full potential of Islamic finance in the region, indicating a need for enhanced community engagement and education (Rahman & Adeola, 2024).

Role of Religious Leaders in Financial Inclusion

Religious leaders have long held a revered place in many African societies as custodians of moral values, educators, and community organizers (Hassan & Alabi, 2023). Their influence extends beyond spiritual guidance to shaping socio-economic behaviors, making them critical allies in promoting financial inclusion. In northern Nigeria, where religious identity profoundly influences social life, leaders' endorsements can legitimize financial products and encourage trust among skeptical populations (Bello & Ameen, 2023). According to Chukwuemeka and Okeke (2022), religious leaders facilitate the dissemination of financial knowledge by incorporating financial literacy into sermons and religious teachings, thus embedding economic empowerment within a trusted cultural framework. This trust is particularly vital in countering misconceptions about finance and banking, especially in areas where formal institutions have historically been distrusted or inaccessible. Moreover, religious leaders often mobilize social capital, encouraging cooperative savings and lending groups that operate within religious norms, thereby extending financial services to those traditionally excluded

(Yakubu & Umar, 2024). Their grassroots presence allows them to tailor messages to local contexts, enhancing the relevance and effectiveness of financial inclusion efforts (Adebisi & Mohammed, 2023).

Female Islamic Preachers and Community Development

The emergence and increasing prominence of female Islamic preachers marks a significant shift in religious and social dynamics within northern Nigeria. Traditionally, Islamic preaching was dominated by men, but women have gradually assumed more visible roles in religious education and community leadership, particularly among female audiences (Mahmoud, 2023). These preachers leverage their dual authority as religious scholars and community members to address both spiritual and practical concerns, creating a culturally safe space for women to learn and discuss issues often marginalized in patriarchal settings (Abdullahi & Suleiman, 2023). Importantly, female Islamic preachers actively promote economic empowerment by integrating financial literacy and Islamic finance education into their teachings (Yakubu & Umar, 2024). By explaining complex financial concepts in relatable terms and linking them to religious obligations and ethics, they demystify financial inclusion and encourage participation, especially among women who might otherwise be excluded due to social norms (Bello & Ameen, 2023). Their engagement helps to overcome barriers such as limited mobility and educational gaps, empowering women to manage finances independently and participate in cooperative economic activities (Mahmoud, 2023). Additionally, female preachers often serve as role models, inspiring greater involvement in both religious and economic spheres, thereby fostering broader community development (Isah & Usman, 2024).

Gaps in the Literature

Despite the growing body of research on financial inclusion and Islamic finance, there is a notable lack of focused studies on the specific role female Islamic preachers play in this nexus within northwest Nigeria. Much of the literature treats religious leadership as a monolithic category, often centering on male figures or institutional leaders without exploring gendered dimensions or grassroots impacts (Oladipo, 2023). Additionally, empirical research that captures the lived experiences, strategies, and challenges faced by female preachers in promoting financial inclusion remains sparse. This gap is significant because understanding the gendered dynamics of religious authority is crucial to designing inclusive and culturally sensitive financial products and outreach strategies (Yakubu & Umar, 2024). Moreover, little is known about how female preachers navigate patriarchal structures and societal expectations while advocating for economic empowerment through Islamic finance. Filling these gaps will provide valuable insights into harnessing religious and gender dynamics to advance financial inclusion effectively in conservative and underserved contexts like northwest Nigeria.

Methodology

Research Design

This study adopts a “qualitative research design to explore the nuanced role of female Islamic preachers in promoting financial inclusion through Islamic finance in northwest Nigeria. Qualitative methods are particularly suitable for capturing the lived experiences, perceptions, and strategies of participants within their socio-cultural and religious contexts (Creswell & Poth, 2018). Given the exploratory nature of the research question and the sensitivity around gender and religion, a qualitative approach allows for in-depth understanding and contextualization that quantitative methods might not provide (Marshall & Rossman, 2020).

Study Area

The research focuses on the Northwest geopolitical zone of Nigeria, which comprises seven states: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, and Zamfara. However, this study concentrated on selected states within the region, including Kaduna, Kano, Sokoto, and Zamfara. This region was selected due to its predominantly Muslim population and documented challenges with financial inclusion, particularly among women (Ogunleye & Adebayo, 2022). The socio-religious landscape of the northwest provides a rich environment to study the intersection of Islamic finance, gender, and religious leadership.

Sampling Technique and Participants

Purposive sampling was employed to select female Islamic preachers actively engaged in community religious education and economic empowerment initiatives. This method ensures that participants possess relevant experience and knowledge pertinent to the research objectives (Palinkas et al., 2015). Additionally, key informants such as community leaders, Islamic finance experts, and beneficiaries of financial inclusion programs were interviewed to triangulate data and enrich perspectives. A total of 20 female Islamic preachers from different states within the Northwest were interviewed, along with 10 key informants, resulting in 30 in-depth interviews. Two semi-structured interview guides were developed: one tailored to female Islamic preachers, focusing on their activities, strategies, and perceptions; and another designed for key informants to elicit broader institutional, cultural, and policy-related insights on Islamic finance and gender roles. Participants ranged in age, educational background, and level of involvement in financial inclusion activities, providing a diverse sample to capture varied experiences.

Data Collection

Data were collected through semi-structured interviews, allowing flexibility to probe participants’ insights while maintaining focus on key themes such as perceptions of Islamic finance, strategies used in preaching about financial inclusion, challenges faced, and observed impacts on community participation. Interviews were conducted in Hausa and English, depending on participants’ preferences, and were audio-recorded with consent. Field notes supplemented the recordings to capture non-verbal cues and contextual details (Kvale & Brinkmann, 2015). In addition to interviews, participant observation was conducted during



selected preaching sessions and community financial literacy workshops to observe interactions and communication dynamics firsthand. Document analysis of sermons, teaching materials, and community finance program records provided supplementary data to validate findings.

Participants were informed about the study’s objectives, voluntary participation, confidentiality, and their right to withdraw at any time without penalty. Pseudonyms replaced real names to protect identities. Given the sensitivity of discussing religious and financial matters, particular care was taken to respect cultural norms and build trust with participants, ensuring a safe and open environment for sharing (Orb et al., 2001).

Data Analysis

Interviews and observation notes were transcribed verbatim and translated into English where necessary. Thematic analysis was employed to identify, analyze, and report patterns within the data (Braun & Clarke, 2006). The process involved familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final report. NVivo software was used to organize and manage data systematically, enhancing rigor and transparency (Castleberry & Nolen, 2018).

Triangulation across interviews, observations, and documents ensured the credibility and validity of findings by corroborating evidence from multiple sources (Patton, 2015). Member checking was also conducted by sharing preliminary findings with selected participants to confirm accuracy and resonance with their” experiences.

Results and Findings

The result of the NVivo analysis is presented as follows:

Table 1: NVivo Thematic Analysis Summary

Theme	Sub-themes (Codes)	Supporting (Excerpts)	Quotes	Frequency
Awareness and Perceptions of Islamic Finance	<ul style="list-style-type: none"> Trust in Shariah-compliant finance Misconceptions about Islamic finance 	“People trust Islamic financial products because they feel these are in line with our religion.” “Some women think it's complicated or risky.”	Islamic products	18
Strategies Used by Female Islamic Preachers	<ul style="list-style-type: none"> Religious framing of finance Use of Halaqa/study groups Partnering with MFIs 	“We use stories from the Quran and Hadith to explain how financial responsibility is part of our faith.” “We organized saving		22



Challenges in Advancing Financial Inclusion	<ul style="list-style-type: none"> • Patriarchal resistance • Low financial literacy • Infrastructure limitations 	groups with Islamic microfinance.” “Sometimes, men try to stop women from attending.” “No network makes digital finance difficult.”	20
Impact on Community Financial Participation	<ul style="list-style-type: none"> • Increase in savings • Access to interest-free loans • Women’s empowerment 	“I took a loan to grow my business.” “It changed how I see my role in the family and community.”	24

This table summarizes the results of thematic analysis conducted using NVivo, based on coded data from interviews, observations, and documents. The four major themes identified reflect the core aspects of how female Islamic preachers promote financial inclusion in Northwest Nigeria.

This section further “presents the key themes and insights that emerged from the analysis of interviews, observations, and document reviews. The findings are organized around four main themes: (1) Awareness and Perceptions of Islamic Finance, (2) Strategies Used by Female Islamic Preachers to Promote Financial Inclusion, (3) Challenges Faced in Advancing Financial Inclusion, and (4) Impact on Community Financial Participation.

Table 2: Major Themes and Remarks on the Role of Female Islamic Preachers in Promoting Financial Inclusion

Major Theme	Remark
Awareness and Perceptions of Islamic Finance	Female Islamic preachers promote understanding of Islamic finance principles, bridging misconceptions and aligning teachings with community values.
Strategies Used by Female Islamic Preachers	They integrate financial literacy into religious teachings through sermons, women’s groups, and local partnerships, reaching women in culturally appropriate ways.
Challenges in Advancing Financial Inclusion	Societal resistance, gender biases, low literacy, and infrastructure issues hinder the efforts of female preachers to promote Islamic financial tools.
Impact on Community Financial Participation	Women show increased participation in Islamic finance, savings, loans, and Zakat with notable gains in financial empowerment and community leadership.

Awareness and Perceptions of Islamic Finance

Most participants demonstrated a solid understanding of Islamic finance principles, emphasizing its alignment with Islamic teachings and ethical considerations. Female preachers articulated that the prohibition of interest (Riba) and the promotion of risk-sharing and charity resonate strongly with community values, making Islamic finance more acceptable than conventional banking.

“People trust Islamic financial products because they feel these are in line with our religion. It gives them peace of mind to know they are not engaging in forbidden practices,” explained one preacher from Kano.

Despite this positive perception, several interviewees noted a gap in detailed knowledge among community members, especially women. Many women participants expressed initial hesitation due to misconceptions about complexity or fear of financial loss.

Strategies Used by Female Islamic Preachers to Promote Financial Inclusion

Female Islamic preachers employed multifaceted approaches to enhance financial inclusion. They integrated financial education within religious teachings, leveraging sermons, women’s study groups (Halaqas), and informal gatherings to discuss Islamic finance concepts.

“We use stories from the Quran and Hadith to explain how financial responsibility is part of our faith. This helps women see managing money as an act of worship,” noted a preacher in Sokoto.

Additionally, preachers facilitated partnerships with local Islamic microfinance institutions, organizing workshops and encouraging participation in cooperative savings schemes. Their gendered position allowed them to reach women who might otherwise avoid mixed-gender forums, creating safe and relatable spaces for learning and discussion.

Challenges Faced in Advancing Financial Inclusion

Participants identified several obstacles, including societal resistance to women in leadership roles, limited financial literacy, and infrastructural limitations such as poor internet access hindering the use of digital financial tools.

“Sometimes, men in the community doubt what we say or try to restrict women from attending our sessions. Overcoming these barriers requires patience and community support,” shared a preacher from Zamfara.

Further, some women remained skeptical of financial institutions due to past negative experiences or mistrust, highlighting the importance of continuous trust-building efforts.

Impact on Community Financial Participation

The study found that the involvement of female Islamic preachers positively influenced women’s engagement with Islamic financial services. Many reported increased enrollment in savings groups, participation in zakat distribution programs, and uptake of interest-free loans facilitated by local Islamic banks.

Women beneficiaries expressed that their financial empowerment improved not only household welfare but also their social status and confidence in community decision-making.

“Since attending the sessions led by our female preacher, I started saving and even took a small loan to expand my business. It has changed how I see my role in the family and community,” said one participant in Kaduna.

Moreover, community leaders acknowledged that female preachers contributed to broader economic development by mobilizing previously untapped human and financial” resources.

Discussion

The findings of this study “show the critical role female Islamic preachers play in advancing financial inclusion through Islamic finance in northwest Nigeria. This supports and extends existing research emphasizing the power of religious leaders in shaping economic behavior and fostering community development (Bello & Ameen, 2023; Hassan & Alabi, 2023). However, by focusing specifically on female preachers, this study uncovers important gendered dynamics often overlooked in previous literature (Mahmoud, 2023; Yakubu & Umar, 2024).

Firstly, the positive community perception of Islamic finance, as conveyed by the female preachers, reaffirms the premise that aligning financial services with religious values significantly enhances acceptance (Ahmad & Hassan, 2024; Khan & Mirakhor, 2023). The preachers’ framing of financial responsibility as a religious duty helped demystify Islamic finance concepts for many women, facilitating greater engagement. This finding underscores the importance of culturally and religiously tailored financial literacy initiatives to overcome barriers of mistrust and misunderstanding, particularly in conservative settings (Sanusi & Oladipo, 2023).

The strategies employed by female preachers such as embedding financial education in religious discourse and creating women-only spaces, highlight the unique advantage of female religious leadership in reaching marginalized groups. Their gender-sensitive approach addresses social norms that often limit women’s participation in public financial activities (Abdullahi & Suleiman, 2023). This reinforces the argument by Yakubu and Umar (2024) that female preachers serve as pivotal agents of empowerment by providing safe, accessible platforms for women to learn and grow economically.

Nevertheless, the challenges identified, patriarchal resistance, limited literacy, and infrastructural deficits, mirror broader systemic issues facing financial inclusion in Nigeria and beyond (Ogunleye & Adebayo, 2022; Rahman & Adeola, 2024). These obstacles underscore the need for multi-level interventions that engage not only religious leaders but also community gatekeepers, policymakers, and financial institutions to create enabling environments for inclusion.

Importantly, the tangible impacts observed, improved savings behavior, access to interest-free loans, and enhanced women’s socio-economic status, provide evidence that female Islamic preachers can catalyze meaningful change. This aligns with Mohammed and Yusuf’s (2023) findings on the efficacy of Islamic microfinance combined with community mobilization. Moreover, the increased confidence and social capital among women participants point to broader societal benefits beyond economics,”including greater gender equity and community resilience.

Conclusion and Recommendations

This study highlights the pivotal role female Islamic preachers play in enhancing financial inclusion through Islamic finance in the northwest region of Nigeria. By leveraging their religious authority and cultural understanding, these women act as crucial intermediaries who translate Islamic financial principles into accessible knowledge and practical economic empowerment for other women. Their ability to create gender-sensitive spaces and embed financial literacy within religious discourse contributes significantly to overcoming socio-cultural barriers that typically restrict women's access to financial services.

Despite challenges such as patriarchal resistance, limited literacy, and infrastructural constraints, female Islamic preachers have demonstrated resilience and strategic innovation in promoting inclusive financial participation. The findings underscore the potential of female religious leadership as a catalyst for sustainable economic development and social change within conservative Muslim communities.

Based on these insights, several recommendations emerged as follows:

1. Policymakers, NGOs, and Islamic financial institutions should invest in training programs that enhance the financial literacy and leadership skills of female Islamic preachers, enabling them to deliver more effective education and outreach.
2. Islamic banks and microfinance providers should actively collaborate with female preachers to design and promote financial products that meet the specific needs of women in northwest Nigeria, ensuring cultural and religious compatibility.
3. Broader community awareness campaigns involving both men and women should be implemented to reduce resistance to women's financial participation and leadership roles, fostering a supportive environment for inclusion.
4. Investment in digital infrastructure and mobile banking platforms tailored for low-literacy users will help overcome accessibility challenges, expanding the reach of Islamic financial services to underserved populations.

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