

Empowering Women through E-Learning: The Role of Waqf in Supporting Digital Education for Girls and Women in Northern Nigeria

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Abstract

This study aims to investigate how women in Northern Nigeria might benefit from digital education through waqf, an Islamic endowment. To increase girls and women's access to education, the study focuses on determining how waqf institutions may aid in creating e-learning infrastructure, materials, and training initiatives. The study aims to eliminate social and economic hurdles that restrict women's access to education in the area, advance gender equality, and provide women with the skills necessary for socioeconomic development by utilizing waqf monies. The ultimate objective is to demonstrate how integrating digital education programs with Islamic charitable frameworks can establish long-term avenues for women's empowerment and promote wider community development in Northern Nigeria. Women's education greatly aids Social and economic progress, especially in areas with large gender gaps. Women's access to formal education has been hampered in Northern Nigeria by long-standing obstacles such as early marriage, poverty, and cultural conventions. However, the emergence of e-learning offers a special chance to close this gap by giving women and girls remote access to educational materials. This study uses a mixed-methods approach, this study investigates how Waqf supports e-learning for women in Northern Nigeria by integrating qualitative and quantitative research approaches. The results indicate that women's educational chances can be greatly improved by combining Waqf with online learning programs, enabling them to better their socioeconomic circumstances and make a positive impact on their communities. The study's conclusion emphasizes the necessity of deliberate actions to optimize Waqf's effectiveness in resolving gender-based educational disparities in Northern Nigeria.

A. Introduction

It is a well-known reality that empowering women with education is essential to advancing both society and the economy. Empowerment via education, in particular, enables women to take full advantage of employment opportunities, support community growth, and raise the standard of life for their families. Nonetheless, a number of socio-cultural and financial obstacles prevent women in Northern Nigeria from

pursuing formal education. Women's possibilities to obtain the education required for personal and societal growth are limited by factors like poverty, early marriage, and deeply ingrained cultural standards (Muhammad et al., 2024).

These issues can be modernly addressed by e-learning, which gives women flexible and easily accessible educational options. E-learning can get beyond the social and geographic barriers that frequently prevent women from pursuing higher education in traditional settings by utilizing digital technologies (El-Sabagh, 2021).

Historically, Waqf has been crucial in providing funding for educational institutions, healthcare, and social welfare programs in Muslim societies (Negasi, 2017). Waqf's role in promoting education is consistent with the teachings of the Qur'an and Sunnah, which place a premium on knowledge and the empowerment of individuals through education. The Qur'an encourages knowledge acquisition, saying,

"Read in the name of your Lord who created" (Qur'an, 96:1).

The Prophet Muhammad (peace be upon him) also highlighted the significance of education, particularly for women, when he said,

"Seeking knowledge is an obligation upon every Muslim" (Ibn Majah, Hadith No. 224).

These lessons emphasize the value of providing educational opportunities, and Waqf can be an essential tool in ensuring that women in Northern Nigeria have access to high-quality digital education. Even though e-learning holds great promise for improving women's access to education in Northern Nigeria, there are still major barriers that prevent it from being as effective as it may be. First of all, many women and girls in the area have trouble connecting to dependable internet and digital gadgets, which makes it difficult for them to use e-learning platforms (Hakimi et al., 2024).

Furthermore, there is still cultural opposition to women becoming educated, especially when it comes to contemporary technologies. Some groups believe that women shouldn't be educated or that it goes against their traditional beliefs (Ahmed & Md Zaini, 2022). Moreover, the issue is made worse by a lack of funding for e-learning infrastructure. Waqf has always been a valuable tool for education, but its promise in the field of digital education is still unrealized (Sukmana, 2020; Usman & Ab Rahman, 2023).

Cultural, religious, and socioeconomic issues have historically impeded women's access to education in Northern Nigeria. Early marriages, poverty, and conventional gender roles are major factors in the low literacy rates among women in the region, according to Elesin (2017). In many places, parents value their daughters' early marriage and household duties more than their formal education. Despite the fact that certain Islamic scholars say that Islamic teachings (Qur'an 96:1) require female education, cultural norms frequently supersede religious mandates, thus entrenching gender gaps in education.

E-learning has become a competitive alternative to traditional education, particularly in areas with limited access to formal education (Barikzai et al., 2024). According to research by Hakimi et al (2024), e-learning has the ability to give women flexible, inexpensive, and accessible education, enabling them to pursue their education in spite of social constraints. Digital learning platforms have the potential to close the educational gap for women in Northern Nigeria who are unable to attend traditional schools because of cultural or financial limitations. Still, a significant obstacle to widely adopting e-learning programs is the digital gap, which is made worse by restricted access to technology and the internet (Abich & Eriku, 2023).

Islamic endowments, or Waqf, have historically been essential to the funding of social welfare, healthcare, and education in Muslim countries (Muhammad et al., 2023). Waqf was used to create and sustain educational institutions all around the Islamic world, including Egypt's Al-Azhar University (Usman & Ab Rahman, 2023). Historically, waqf funds have been used to support educational initiatives, construct schools, and supply resources for both male and female students. According to the Hadith, the system is intended to be a self-sustaining, sustainable source of funding for a variety of public goods, including education:

"When a man dies, his deeds come to an end except for three: Sadaqah Jariyah (ongoing charity), knowledge that benefit, or a pious child who prays for him" (Muslim, Hadith No. 1631).

Waqf can be repurposed in the current context to support e-learning and other modern educational demands. According to Farid et al (2018), Waqf institutions might pay for the e-learning infrastructure, which includes digital gadgets, internet access, and online learning materials. By doing this, Waqf would support education access while also supporting Islamic social justice goals, which include the fair distribution of resources as stated in the Qur'an 2:177. However, Waqf is currently underutilized in Northern Nigeria, and

many Waqf institutions are unable to provide large-scale assistance for digital education programs (Beatrice O., 2022).

Even though Waqf has the potential to significantly boost e-learning in Northern Nigeria, there are a number of obstacles standing in the way of its effective implementation. To start, there is a major lack of knowledge about how Waqf can be applied to modern needs, such as digital education (Aliyu, 2019). Moreover, administrative inefficiencies and poor governance of Waqf institutions have limited their impact (Muhammad et al., 2023). There are other challenges as well, such as a lack of qualified staff to manage Waqf properties and inadequate legal frameworks to regulate Waqf in the modern era (Muhammad et al., 2022).

If properly utilized, Waqf could offer women in Northern Nigeria an alternate path to education in spite of social and economic constraints by providing the financial and infrastructure assistance required to make e-learning available to them. Women in the region will become economically reliant and disenfranchised as the educational gap between them widens unless these issues are strategically addressed. Therefore, it is imperative to investigate how Waqf might be used to empower women through digital education, allowing them to get past the cultural and socioeconomic barriers to education.

Many studies have looked at the relationship between Islamic finance and education. Maulina et al (2023) looked at the ways in which Waqf has historically been used to finance educational institutions and proposed that digital learning platforms could adopt similar models. Usman & Ab Rahman (2023) looked at the ways in which Islamic financial instruments could help close the digital divide in Nigeria by utilizing Waqf to give underprivileged communities access to digital resources. All of these studies indicate that a more organized way of handling Waqf could have a significant impact on female education, especially in rural and underserved areas.

Few studies examine the convergence between e-learning and Waqf in the context of empowering women through digital education, especially in Northern Nigeria, despite the fact that both themes are widely covered in the literature currently in publication. While cultural and socioeconomic challenges to women's education in Northern Nigeria are emphasized in current research, there is frequently a lack of specific study regarding how Waqf could address these issues by providing creative finance channels for e-learning. Furthermore, although the historical contribution of Waqf to education finance is widely known, its potential to assist contemporary digital platforms like as e-learning has not received as much attention. Studies on e-learning typically concentrate on problems related to public access, with little attention paid to the use of Islamic financial instruments, such as Waqf, to increase female involvement in digital education.

In order to close this gap, this study looks at how Waqf may explicitly assist e-learning programs for women and girls in Northern Nigeria while tackling the infrastructure and financial barriers that these groups confront. This strategy combines Islamic endowment with technology innovations to achieve educational equity a subject that has received little attention in the literature so far.

B. Research Methods

Population and the methods of sampling: The target population of this study consists of Waqf administrators, stakeholders in education, policymakers, and women and girls from Northern Nigeria who are either involved in or may be interested in e-learning. Stratified random selection was used to pick 300 women from both rural and urban locations in order to assure representation. Furthermore, twenty important informants such as Waqf administrators and religious leaders were chosen for interviews using purposive sampling.

Sample of Questions: The purpose of the questionnaire employed in this study was to collect information on women's awareness of Waqf as a source of finance for education and their access to online learning. Important questions consist of: Do you have a computer, tablet, or smartphone that you can use for e-learning? How frequently do you use online learning environments for your own education? Do you know about Waqf and how it helps with education? What obstacles do you encounter while attempting to access online resources? What role does Waqf play in financing digital education, in your opinion? In order to record their opinions and experiences, respondents responded to these questions on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Scoring Method: The researchers were able to determine the overall levels of e-learning access and awareness of Waqf by adding up the responses to each section's Likert scale questions, which were scored

on a 5-point Likert scale, with higher scores denoting greater agreement or more frequent access to e-learning. The data was interpreted using frequency distributions and mean scores, with specific cut-off points (e.g., mean score of 3.5 and above considered positive awareness).

Validity: In order to verify that the questionnaire accurately captures the essential components of e-learning and Waqf in the context of Northern Nigeria, experts in education and Islamic finance were consulted. A pilot study with 30 participants was carried out to test the clarity and relevance of the questions.

Reliability: The instrument's reliability was evaluated using Cronbach's Alpha, which measures internal consistency. A score of 0.78 was obtained, indicating acceptable reliability for the questionnaire.

Procedures: The study employed semi-structured interviews with key informants, including Waqf administrators, educational stakeholders, and community leaders, to obtain a deeper understanding of the role of Waqf in promoting digital education for women. The interviews covered topics such as the historical significance of Waqf in education, the difficulties associated with using Waqf for e-learning and possible approaches for increasing access.

Analysis plan: Quantitative Analysis: Descriptive statistics, such as frequencies, percentages, and mean scores, were used to evaluate the questionnaire data. To find meaningful correlations between factors like education level, digital device availability, and Waqf awareness, inferential statistics were used. Qualitative Analysis: Major themes and patterns were found, categorized, and interpreted by a thematic analysis of the interview data. This gave the quantitative results more contexts and a clearer picture of Waqf's role in advancing e-learning.

Scope and/or limitations of the methodology: The study primarily focuses on e-learning-engaged or interested women and girls in Northern Nigeria. It also includes important players including community leaders, educational officials, and Waqf administrators, giving readers a thorough grasp of how Waqf supports digital education. Because the study encompasses both urban and rural regions, a wide range of socioeconomic backgrounds is represented. Both quantitative and qualitative data were gathered through semi-structured interviews and questionnaires, offering comprehensive and statistical insights on the role of Waqf and e-learning accessibility. Even if the study's sample size is adequate for descriptive analysis, it might not accurately reflect all women in Northern Nigeria. It is possible that certain isolated locations were not sufficiently covered, which could have limited the results of rural e-learning availability. Social desirability may have an impact on participants' responses, particularly when it comes to inquiries concerning cultural resistance or opinions on Waqf. The study's supposition that participants have a rudimentary comprehension of technology may not apply to all respondents, which would limit their capacity to interact to the fullest on e-learning platforms.

C. Results and Discussion

The study's findings indicate that Waqf has the potential to significantly improve women's and girls' access to e-learning in Northern Nigeria. Waqf can be used to provide funding in order to facilitate the establishment of digital infrastructure, including internet access and the acquisition of tablets and computers for educational purposes. Waqf monies can also be used to provide financial aid and scholarships, which will directly benefit families that are struggling financially and enable more women and girls to enroll in online education programs.

Furthermore, the study discovered that by providing flexible, home-based learning options through e-learning platforms, Waqf-funded initiatives could assist eliminate cultural barriers that frequently prohibit women and girls from attending traditional schools. This would enable them to continue their study without violating cultural expectations on domestic duties or mobility.

The results also imply that Waqf institutions in Northern Nigeria might collaborate with academic and governmental institutions to develop long-term educational initiatives if they were given the right administration and understanding. This partnership has the potential to greatly raise women's and girls' digital literacy, giving them the tools they need for the workforce and financial independence. It will also support the region's overall social and economic growth.

Quantitative data from the surveys showed that 65% of respondents who knew about Waqf used these endowments to get digital gadgets, which are necessary to use e-learning platforms, like computers, tablets, and smart-phones. Furthermore, 58% of respondents stated that they were able to enroll in online courses because of Waqf-funded scholarships, overcoming financial obstacles that had previously prevented them from pursuing their educational goals.

Qualitative interviews with community leaders and Waqf administrators revealed numerous important areas in which Waqf has had a major influence:

1. **Infrastructure Development:** Waqf funds played a key role in setting up internet access and supplying both urban and rural schools with the essential technology infrastructure. For female students who might not have had access to these materials otherwise, this development produced an e-learning environment that was more dependable and easily available.
2. **Educational Resources and Materials:** The study discovered that Waqf contributions were used to provide educational resources that were specifically designed to meet the requirements of women and girls. These resources included e-books, online subscriptions, and software licenses. By ensuring that the information was pertinent and appropriate for the target culture, this focused support raised engagement and retention rates.
3. **Capacity Building and Training:** The Waqf's financing of teacher and student training initiatives was a noteworthy discovery. According to 72% of the women polled, workshops supported by Waqf on digital literacy and efficient use of e-learning resources greatly improved their capacity to participate in online learning. In a same vein, Waqf-funded professional development opportunities for instructors helped them become more adept at supporting female students in online learning environments.
4. **Overcoming Cultural Barriers:** The qualitative data made clear that community outreach programs addressing cultural opposition to female education are a common feature of Waqf initiatives. Through the involvement of community leaders and highlighting the way in which educational empowerment aligns with Islamic teachings, Waqf has been successful in changing public perceptions and boosting acceptance of women's involvement in e-learning.
5. **Reducing Poverty and Economic Restraints:** The research showed that Waqf helps to promote greater economic empowerment in addition to directly funding education. About 60% of the participants said that Waqf-funded educational opportunities gave them the financial stability they needed to pursue further education without sacrificing their ability to support themselves financially. This created an environment that was more conducive to ongoing learning and personal growth.
6. **Sustainability and Long-Term Impact:** According to the findings, Waqf acts as a long-term source of finance for e-learning projects. Waqf's ongoing nature guarantees that educational support is not restricted to one-time events but rather helps women in the area achieve long-term educational stability and advancement. Respondents were hopeful that continued Waqf financing will result in long-term enhancements to educational accessibility.

Overall, the findings show that Waqf considerably lessens the cultural and socioeconomic obstacles that prevent women in Northern Nigeria from pursuing higher education. Waqf improves the technological infrastructure, creates a positive cultural atmosphere, and supplies crucial financial resources to improve the accessibility and efficacy of e-learning programs. These results highlight the potential for empowering women and advancing socioeconomic development in the area by fusing contemporary educational tools with traditional Islamic finance systems.

The findings of this study imply that women and girls in Northern Nigeria can have much easier access to e-learning by using Waqf as a sustainable financing mechanism, which will support educational fairness and long-term socioeconomic development.

This study's focus on Northern Nigeria is one of its limitations; this could limit the applicability of the findings to other contexts with distinct cultural, economic, or technological environments. The study also makes extensive use of self-reported data, which raises the possibility of bias. Future studies should look at how Waqf supports e-learning in various geographic and cultural contexts and analyze the long-term effects of digital education financed by Waqf on women's socioeconomic mobility. Incorporating comparative analysis with other regions or nations into the study will enable a more comprehensive comprehension of Waqf's potential in digital education.

D. Conclusion

As a result of removing financial, infrastructure, and cultural constraints, this study concludes that Waqf has a great deal of potential to promote and improve e-learning for women and girls in Northern Nigeria. Waqf can sustainably fund digital education through the use of Islamic endowments, empowering women, expanding access to education, and advancing socioeconomic development in the area. This emphasizes

how crucial it is to combine contemporary educational technologies with traditional Islamic financing structures to promote inclusive and equitable learning possibilities.

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