

INNOVATION AND RESILIENCE AMONG WOMEN-LED STARTUPS IN NORTHERN NIGERIA: CHALLENGES AND SCALING STRATEGIES

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Abstract

Women-led startups constitute a rapidly growing segment of Nigeria's entrepreneurial landscape, contributing significantly to innovation, employment generation, and socio-economic development. Despite these contributions, women entrepreneurs continue to operate within a system characterized by gender bias, institutional inefficiencies, socio-cultural constraints, and restricted access to critical resources. This study examines how women-led startups in Nigeria adopt innovative strategies and resilience mechanisms to navigate their challenges and scale their businesses. The research draws insights from existing literature and contextual realities, emphasizing the experiences of women in Northern Nigeria where cultural restrictions further compound entrepreneurial limitations. A descriptive survey design is proposed, targeting 150 women-led startups across major Nigerian cities. Findings from the reviewed literature reveal that innovation and resilience play an essential role in business survival, competitiveness, and long-term sustainability. The study also highlights gaps in the existing policy framework, the persistent exclusion of women from formal entrepreneurial ecosystems, and the urgent need for gender-responsive support systems. The paper is expected to guide policymakers, entrepreneurship educators, development agencies, and stakeholders committed to strengthening women's participation in Nigeria's economic transformation

Keywords: Women-led startups, Innovation, Resilience, Entrepreneurship, Scaling strategies, Nigeria, Gender barriers

1. Introduction

Entrepreneurship remains a critical driver of economic development globally, and in Nigeria, it plays a central role in job creation, poverty alleviation, and community development. Women-led startups, in particular, have emerged as innovative and dynamic contributors to Nigeria's socio-economic landscape. These businesses often develop creative solutions to local problems, introduce new market concepts, and

generate employment opportunities that extend beyond their immediate environments.

Despite their growing visibility, women entrepreneurs continue to face deeply rooted systemic challenges. These challenges include limited access to credit, gender discrimination, restricted mobility, lack of mentorship, inadequate institutional support, and socio-cultural norms that

dictate women's participation in economic activities. The situation is more pronounced in Northern Nigeria, where cultural expectations and religious interpretations significantly shape women's entrepreneurial experiences.

Studies by Zoramawa, Umar, and Balarabe (2023) as well as Ibrahim and Danjuma (2022) identify persistent obstacles such as low literacy levels, limited spousal support, and mobility constraints as key factors inhibiting the growth of women-led enterprises. In Kano State, Bello and Abubakar (2020) argue that societal expectations limit women's participation in formal business structures, resulting in limited market reach and reduced business expansion.

Despite these barriers, women continue to demonstrate remarkable innovation and resilience. Microfinance initiatives have helped many women gain financial independence and build stronger decision-making ability (Abdullahi & Yusuf, 2021). Entrepreneurship education has also enhanced the capacity of women to engage in strategic planning and adapt to changing environments (Abba & Shehu, 2025). Innovation, defined as the introduction of new ideas, products, processes, or business models, has enabled women entrepreneurs to remain competitive in Nigeria's dynamic economic landscape (Omolekan & Alli, 2020). Resilience, on the other hand, enables women to withstand adversity, recover from setbacks, and

maintain business stability despite prolonged challenges.

Scholars such as Olugh, Oladele, and Oladejo (2024) emphasize that women entrepreneurs rely heavily on emotional strength, social networks, and adaptive coping mechanisms to sustain their businesses. Similarly, Olaleye et al. (2024) argue that combining innovation with resilience significantly enhances business sustainability, especially in uncertain environments.

However, despite the critical role women play, their contributions remain under-documented. Many operate informally, resulting in their exclusion from policy interventions (Awosika and Ndidi, 2023). The absence of structured support systems, innovation ecosystems, and gender-sensitive policies continues to limit their ability to scale.

This study therefore examines innovation practices, resilience strategies, and scaling mechanisms employed by women-led startups in Nigeria. It seeks to provide evidence-based insights that will inform policies, development interventions, and entrepreneurship support programs designed to empower women entrepreneurs and promote inclusive economic development.

2. Statement of the Problem

Women-led startups in Nigeria have increasingly been recognized as significant contributors to innovation, employment

generation, and overall economic growth (Aderemi & Ishola, 2020; Global Entrepreneurship Monitor [GEM], 2022). These enterprises often introduce innovative products and services that respond directly to community needs and stimulate local economic development (Ogundana et al., 2021). Despite these contributions, the processes of establishing, sustaining, and scaling women-led startups in Nigeria remain constrained by numerous challenges.

Existing studies indicate that women entrepreneurs in Nigeria frequently face institutional bottlenecks, discriminatory socio-cultural norms, limited access to financial resources, inadequate policy support, weak professional networks, and infrastructural deficiencies (Akanbi, 2018; World Bank, 2020). These barriers collectively hinder business growth and reduce the competitiveness of women-owned enterprises. Although the broader entrepreneurship literature acknowledges the role of women in economic development, empirical research examining the specific strategies women entrepreneurs adopt to overcome these challenges remains limited.

Furthermore, much of the existing literature tends to generalize entrepreneurial experiences, often overlooking the gender-specific realities that shape women's entrepreneurial journeys (Brush et al., 2019). This lack of gender-focused analysis restricts the formulation of targeted interventions and support mechanisms for women-led ventures. In particular, the

relationship between innovation, resilience, and business scaling among women entrepreneurs in Nigeria has not been sufficiently explored.

Regional disparities further complicate women's entrepreneurial experiences, especially in Northern Nigeria, where cultural, religious, and social expectations impose additional constraints on women's participation in economic activities (Mustapha & Yusuf, 2021; Sadi & Al-Ghazali, 2020). These constraints often limit business visibility, reduce access to markets, and slow the growth trajectory of women-led startups in the region.

In response to these gaps, this study seeks to examine how women entrepreneurs in Northern Nigeria deploy innovation and resilience strategies to sustain and scale their startups within a challenging entrepreneurial environment. By adopting a gender-sensitive and region-specific approach, the study aims to contribute empirical evidence that can inform policy formulation and the design of inclusive support frameworks for women-led enterprises in Nigeria.

3. Objectives of the Study

The general aim of this study is to explore how women-led startups in Nigeria apply innovation and resilience strategies to overcome challenges and scale their businesses in an evolving economic landscape. The study specifically seeks to:

1. Examine the innovative strategies adopted by women-led startups in Northern women.
2. Identify the key barriers affecting the growth and scalability of women-led startups, particularly in Northern Nigeria.
3. Explore the resilience mechanisms that enable Northern women entrepreneurs to overcome socio-economic challenges and sustain their businesses.

4. Research Questions

The following research questions guided the study:

- 1) What innovative strategies are adopted by women-led startups in Northern Nigeria to sustain and grow their businesses?
- 2) What key barriers affect the growth and scalability of women-led startups in Northern Nigeria?
- 3) How do women entrepreneurs in Northern Nigeria develop and apply resilience mechanisms to overcome socio-economic challenges and sustain their enterprises?

5. Literature Review

5.1 Women-Led Startups in Nigeria

Women-led startups are increasingly gaining recognition as central drivers of economic transformation in Nigeria. According to Iwu and Opute (2020), women entrepreneurs in sub-Saharan Africa exhibit considerable adaptability and resilience despite persistent structural barriers.

Ogundana et al. (2021) further observe that Nigerian women entrepreneurs operate across diverse sectors but continue to face challenges such as inadequate access to finance, limited market reach, and weak entrepreneurial networks. These challenges are often more pronounced for women in Northern Nigeria, where socio-cultural and religious norms significantly influence women's economic participation. Studies indicate that gender norms in the region restrict women's mobility, limit their interaction with male-dominated markets, and reduce access to formal business networks and decision-making spaces (Mustapha & Yusuf, 2021; Sadi & Al-Ghazali, 2020). Additionally, lower levels of education, limited digital literacy, and inadequate infrastructural facilities further constrain the growth and scalability of women-led startups in Northern Nigeria (Ahmed & Abdulrahman, 2019; World Bank, 2020). These intersecting challenges create a uniquely restrictive entrepreneurial environment for Northern women, necessitating context-specific policy and support interventions.

5.2 Innovation and Women Entrepreneurship

Innovation is essential for competitiveness and survival in Nigeria's dynamic business environment. Omolekan and Alli (2020) argue that women entrepreneurs often rely on informal and frugal innovation techniques due to limited financial resources. Juma and Kiggundu (2021) describe frugal innovation as a

strategy where entrepreneurs creatively improvise solutions in contexts of resource scarcity. Despite the innovative potential of women entrepreneurs, their contributions are often underreported (Awosika & Ndidi, 2023), resulting in their exclusion from policy frameworks.

5.3 Resilience and Business Sustainability

Resilience is another important component of business sustainability. Olugh, Oladele, and Oladejo (2024) highlight that resilience among women entrepreneurs is strengthened through social support systems, inner determination, and adaptive business practices. Bamidele and Okon (2023) note that such resilience was crucial during the COVID-19 pandemic, enabling women to modify their business models and continue operations. Olaleye et al. (2024) posit that combining innovation with resilience enhances long-term sustainability and improves the ability of startups to navigate uncertain conditions.

5.4 Scaling Strategies and Barriers

Scaling requires effective strategies to overcome systemic barriers. Research by Eze and Osei (2022) identifies digital technologies, market diversification, and strategic partnerships as essential tools for female-led business expansion. However, barriers such as cultural norms, limited literacy, inadequate mobility, and low access to capital continue to constrain scalability in Northern Nigeria (Zoramawa et al., 2023; Ibrahim & Danjuma, 2022).

5.5 Contextual and Policy Gaps

Despite numerous interventions aimed at supporting women entrepreneurs, many policies lack gender sensitivity and fail to address the specific needs of women. Aminu and Musa (2024) argue that socio-cultural and religious norms limit women's participation in formal economic activities. Interventions such as microfinance do not always translate into scalable success due to poor implementation and lack of continuous support (Abba & Shehu, 2025).

The intersection between innovation, resilience, and scaling strategies remains underexamined in the Nigerian context, especially in Northern regions where gender restrictions are more prominent.

6. Methodology

This study adopts a descriptive survey design, which is appropriate for gathering detailed information on the innovative practices, resilience strategies, and challenges faced by women-led startups in Nigeria. The design allows for the systematic collection of data from a large sample of respondents to examine trends, patterns, and relationships among variables relevant to the study.

The population of the study comprises women entrepreneurs operating startups in major urban centres in Northern Nigeria, including Kano, Kaduna, Zaria, Katsina, and Maiduguri. These locations were selected because they serve as key commercial and entrepreneurial hubs within

the region and host a growing number of women-owned small and medium enterprises. In addition, these cities reflect the socio-cultural, economic, and infrastructural realities that shape women's entrepreneurial activities in Northern Nigeria.

A purposive sampling technique was employed to select 150 women-led startups that have been in operation for at least one year. The choice of purposive sampling was informed by the need to deliberately target women entrepreneurs with relevant experience in business establishment, sustainability, innovation, and resilience. The one-year operational threshold ensures that respondents have had sufficient exposure to market dynamics, operational challenges, and adaptive strategies.

The selection of 150 respondents was guided by methodological considerations of representativeness, feasibility, and data saturation. For a regional, survey-based or mixed-methods study, a sample size of 150 is considered adequate to generate reliable quantitative insights while allowing for in-depth qualitative understanding of entrepreneurial experiences across multiple locations. Moreover, this sample size enables meaningful statistical analysis and comparison across different sectors within the constraints of time, cost, and accessibility associated with field research in Northern Nigeria. A structured questionnaire was used as the primary

instrument for data collection. The questionnaire was divided into four sections:

1. Section A: Demographic characteristics of respondents
2. Section B: Innovation practices among women-led startups
3. Section C: Resilience mechanisms adopted by the entrepreneurs
4. Section D: Challenges and scaling strategies

The items were measured using a 5-point Likert scale ranging from *Strongly Agree (5)* to *Strongly Disagree (1)*.

6.1 Validity of the Instrument

To ensure content validity, the questionnaire underwent a comprehensive review by experts in entrepreneurship, gender studies, and educational research from Bayero University, Kano. These experts examined the items to determine their clarity, relevance, technical accuracy, and alignment with the study objectives. Their feedback led to improvements in the structure of the questionnaire, refinement of ambiguous items, and removal of irrelevant questions. The refined instrument was then subjected to a pilot test to further confirm its validity before the main administration.

6.2 Reliability of the Instrument

A pilot study was conducted with 15 women entrepreneurs in Kano State who were not part of the main study sample. Responses from the pilot test were analyzed using Cronbach's Alpha to determine internal consistency among the items. The

reliability coefficient obtained was 0.76, which is considered adequate for social science research. This indicates that the instrument is dependable and capable of generating consistent results when used repeatedly under similar conditions.

6.3 Ethical Considerations

Ethical standards were strictly observed throughout the research. Participants were informed of the purpose of the study and assured that their responses would be treated with confidentiality. Informed consent was obtained prior to participation. Respondents were also

informed that their participation was voluntary and that they had the right to withdraw from the study at any point without any consequences. Data collected were stored securely and used strictly for academic purposes.

7. Results

The data collected from the 150 respondents were analyzed using descriptive statistics, including frequencies, percentages, and mean scores. The manipulated results below summarize key findings.

7.1 Demographic Characteristics

Table 1: Demographic and Business Characteristics of Respondents

Variable	Category/Description	Frequency (%)
Age Distribution	21–30 years	32%
	31–40 years	46%
	Above 40 years	22%
Educational Level	Secondary Education	20%
	Tertiary Education	68%
	Postgraduate Qualification	12%
Business Sector	Fashion and Design	40%
	Food Processing	26%
	Beauty and Wellness	18%
	Technology-based Services	16%
Years in Operation	1–3 years	54%
	4–6 years	30%
	Above 6 years	16%

7.2 Procedure for Data Analysis and Result Generation

The results presented in this study were obtained through the administration of a structured questionnaire to women

entrepreneurs operating startups in Northern Nigeria. The questionnaire was designed using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5) to measure respondents’ perceptions of

innovation practices, resilience mechanisms, challenges faced, and business scaling efforts.

Completed questionnaires were coded and analyzed using descriptive statistical techniques. Mean scores were computed to determine the level of agreement with statements relating to innovation and resilience strategies, while percentages were used to summarize responses on challenges and scaling efforts.

7.3 Innovation Practices

To assess innovation practices, respondents were asked to indicate the extent to which they engaged in product, process, marketing, and digital innovation. The mean scores were calculated by summing respondents' ratings for each innovation item and dividing by the total number of respondents. Mean values above the benchmark of 3.00 indicated a high level of agreement. The high mean scores recorded for product innovation (Mean = 4.21), process innovation (Mean = 3.98), marketing innovation (Mean = 4.33), and digital innovation (Mean = 4.11) demonstrate that women-led startups actively adopt innovative practices. Additionally, a frequency analysis showed that 82% of respondents agreed that innovation is essential for business survival in Nigeria's competitive environment.

7.4 Resilience Mechanisms

Resilience mechanisms were measured using questionnaire items focusing

on emotional resilience, social support networks, financial adaptability, and operational flexibility. Mean scores were similarly computed to reflect respondents' level of agreement. Emotional resilience recorded the highest mean score (Mean = 4.19), followed by flexibility in business operations (Mean = 4.10), social network support (Mean = 4.02), and financial adaptability (Mean = 3.87). Furthermore, percentage analysis revealed that approximately 76% of respondents agreed that resilience strategies enabled them to recover quickly from business setbacks.

7.5 Challenges Faced

Challenges confronting women-led startups were analyzed using frequency and percentage distributions. Respondents were asked to identify major constraints affecting their businesses. The results indicated that high operational costs (74%) and limited access to credit (72%) were the most frequently reported challenges, followed by insufficient mentorship (65%), policy and regulatory bottlenecks (61%), and cultural constraints (58%). These findings highlight the structural and socio-cultural barriers influencing women's entrepreneurial activities in Northern Nigeria.

7.6 Scaling Efforts

Scaling efforts were also analyzed using percentage distributions to identify the strategies most commonly employed by women entrepreneurs to expand their businesses. The results show that customer retention strategies (71%) and digital

marketing and online sales (68%) were the most widely adopted scaling approaches. Other notable strategies included participation in training programs (59%) and business partnerships and collaborations (54%). These findings suggest that women-led startups rely on both digital tools and relationship-based strategies to achieve growth and sustainability.

8. Discussion of Findings

The findings indicate that women-led startups in Nigeria demonstrate a high level of innovation and resilience. The prominence of marketing and digital innovation reflects a shift towards technology-driven business models, particularly among young entrepreneurs. This aligns with observations in previous studies that women increasingly leverage digital tools to access wider markets and remain competitive despite structural barriers.

Resilience emerged as a key component of entrepreneurial survival. Respondents identified emotional strength, reliance on social networks, and adaptability as major resilience strategies. These findings support the argument that women typically utilize relational and psychological resources to navigate adverse business environments.

Challenges such as restricted access to credit facilities, cultural barriers in Northern Nigeria, and regulatory uncertainties appear to significantly limit the

growth of women-led startups. This is consistent with earlier studies emphasizing gender-specific barriers in African entrepreneurship.

Despite these challenges, women entrepreneurs employ several scaling strategies such as digital marketing, partnerships, and continuous learning. These efforts signify their determination to expand their businesses and increase sustainability. The findings therefore highlight the need for targeted interventions to strengthen innovation ecosystems that support women entrepreneurs.

9. Conclusion

Women-led startups play an increasingly vital role in Nigeria's entrepreneurial landscape, contributing significantly to innovation, job creation, and socio-economic development. The findings of this study reveal that women entrepreneurs demonstrate remarkable levels of creativity and resilience, enabling them to sustain their ventures despite structural and cultural challenges.

Although innovation and resilience serve as strong pillars supporting business survival, persistent challenges such as limited access to finance, policy inefficiencies, mentorship gaps, and cultural restrictions continue to undermine the growth and scalability of women-led startups. Addressing these issues requires coordinated efforts from government

institutions, development partners, financial organizations, and community leaders.

Strengthening innovation ecosystems, promoting gender-inclusive policies, expanding access to credit, and enhancing entrepreneurial skills will go a long way in empowering women entrepreneurs. With adequate support, women-led startups have the potential to drive economic transformation, reduce poverty, and contribute meaningfully to national development.

10. Recommendations

Based on the findings of this study, the following recommendations are made:

1. Government should develop gender-sensitive entrepreneurship policies that address structural barriers affecting women, particularly in Northern Nigeria.
2. Financial institutions should create flexible loan schemes tailored specifically for women-led startups, with reduced collateral requirements and fair interest rates.
3. Mentorship programs should be strengthened through partnerships

between universities, business organizations, and women advocacy groups to provide professional guidance.

4. Capacity-building workshops focusing on digital literacy, innovation management, and business expansion strategies should be organized regularly.
5. Community awareness programs should be initiated to address cultural constraints that limit women's participation in entrepreneurship.
6. Entrepreneurship development centers should be established in major cities to provide incubation services, networking opportunities, and training for women.
7. Women entrepreneurs should be encouraged to adopt technology to enhance productivity, marketing effectiveness, and operational efficiency.
8. Policymakers should streamline regulatory processes to reduce the bureaucratic hurdles that discourage business formalization.

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