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The Role of Muslim Women in Nigeria's Socioeconomic Development Through the Implementation of The United Nations Sustainable Development Goals

Faqiat Afolake Adeaga
University of South Florida

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The Role of Muslim Women in Nigeria's Socioeconomic Development Through the
Implementation of The United Nations Sustainable Development Goals

by

Faqiat Afolake Adeaga

A thesis submitted in partial fulfillment
of the requirements for the degree of
Master of Arts
Department of Religious Studies
College of Arts and Sciences
University of South Florida

Major Professor: Adib Farhadi, Ph.D.
Michael P. DeJonge, Ph.D.
William Schanbacher, Ph.D.

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DEDICATION

To Almighty Allah for His blessings over my life.

To my parents and siblings, who are a constant source of inspiration and support.

I dedicate this project to the strong Muslim women of Nigeria who strive to make a change.

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ABSTRACT

This research explores the often underestimated yet pivotal role of Muslim women in propelling socio-economic development in Nigeria, specifically focusing on the implementation of the United Nations Sustainable Development Goals (SDGs). The primary research question seeks to comprehend the transformative impact of faith-based women-led NGOs, including Ansar-ud-Deen, Nawair-ud-Deen, FOMWAN, and NASFAT, on Muslim women's empowerment and their contribution to SDG1 (extreme poverty), SDG3 (health), SDG4 (education), and SDG5 (gender equality) in Nigeria. Simultaneously, the secondary research question explores successful strategies employed by these organizations in empowering Muslim women, with a keen focus on potential areas for improvement. Incorporating research methodology, including literature reviews, case studies, and historical data, this research constructs a nuanced understanding of the integral role played by Muslim women in these organizations. The major findings underscore that Muslim women actively assume leadership roles, shape organizational landscapes, and significantly contribute to holistic community-centric development. They play instrumental roles in steering income-generating projects, literacy programs, gender equality initiatives, and improving healthcare access. The primary research question findings indicate that Muslim women are active architects of change, bringing a comprehensive approach to socio-economic development, while the secondary research question findings highlight the pivotal role of tailored training programs, cultural sensitivity, and collaborative platforms in enhancing the effectiveness of these NGOs. This research contributes to a more comprehensive understanding of the broader efforts toward

achieving sustainable development in Nigeria by spotlighting the specific contributions of Muslim women within these faith-based NGOs.

CHAPTER ONE: INTRODUCTION

1.1 Introduction

In recent years, the pursuit of sustainable development has gained increasing global attention as societies grapple with multifaceted challenges related to extreme poverty, gender inequality, quality education, and insufficient healthcare.¹ The United Nations Sustainable Development Goals (SDGs) represent a global commitment to addressing such socio-economic and developmental challenges by 2030.² Nigeria, Africa's most densely populated nation, boasting a population exceeding 219 million inhabitants., plays a pivotal role in achieving these goals.³ With Nigeria's diverse population and significant development challenges, implementing the SDGs becomes particularly crucial for achieving inclusive growth and prosperity.

In the context of Nigeria's diverse population, Muslim women constitute a significant segment of society at roughly 35%.⁴ While their impact on achieving the SDGs has not been thoroughly examined, their contributions still warrant further exploration.⁵ In their article titled, “Women Contributions to Sustainable Environments in Nigeria,” Morufu Olalekan et al., address this issue, stating, “[in] particular, in societies such as Nigeria, women are the traditional custodians of the environment, [though] their roles are hardly documented nor appreciated”.⁶ While the authors are speaking of women *in general* in Nigeria, this same issue applies to Muslim women, who may face additional challenges due to cultural and religious marginalization.⁷ As they are key agents of change in Nigeria, empowering women can have a transformative impact on various development dimensions, ranging from education and health to economic participation and gender equality.⁸ Recognizing and supporting the multifaceted contributions of women,

particularly those from marginalized communities, is essential for realizing the UN SDGs and fostering inclusive and sustainable development.

Nigeria faces numerous development challenges in alleviating extreme poverty, poor quality education, insufficient healthcare, and gender inequality. Engaging with the SDGs is essential for the country to progress towards sustainable development. As noted, women, particularly Muslim women, play a critical but often overlooked role in this endeavor. Because Muslim women are expected to be caregivers and homemakers, they are often discouraged from participating in socio-economic development initiatives that take them away from the home.⁹ Despite these challenges, some Muslim women have broken free from societal norms and sought education and empowerment. Muslim organizations led by women, such as FOMWAN, have been instrumental in educating and empowering Muslim women. They underscore the significance of gender inclusion and the education of girls.¹⁰ These efforts have led to increased political representation, as seen in the recent elections where Muslim women successfully contested and won political offices.¹¹

This study proposes to investigate the role of Muslim women in Nigeria's sustainable development through the four selected non-governmental organizations (NGOs) operating in Nigeria and their advancement of the United Nations SDGs in extreme poverty (SDG1), health (SDG3), education (SDG4), and gender equality (SDG5). The indicators chosen to evaluate advancements in each of the four SDGs are, (1) Extreme poverty– the proportion of the population living below the international poverty line by sex, age, employment status, and geographical location (urban/rural); (2) Health–the maternal mortality ratio; (3) Education–the completion rate of primary education, lower secondary education, upper secondary education; (4) Gender equality–

whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination based on sex.

As Nigeria continues its journey toward sustainable development, the role of Muslim women must be acknowledged, supported, and empowered to maximize their positive impact on the nation's progress. To date, there is limited research on the specific contributions of Muslim women to Nigeria's sustainable development.¹² Further research and advocacy in this area are essential to ensure that no one is left behind in Nigeria's development agenda. This study seeks to fill the present gap and further the discussion on the vital role Muslim women play in furthering Nigeria's economic and social development and further illustrate their contributions and the challenges they face within the realm of sustainable development.

1.2 Background of the Study

Despite its vast natural resources and economic potential, Nigeria grapples with high poverty levels, health, gender inequalities, and education.¹³ Women, particularly Muslim women, confront distinct barriers to empowerment, ranging from limited access to education and healthcare to discriminatory cultural norms and legal frameworks.¹⁴ Understanding the challenges these women face and their potential contributions to Nigeria's development is essential for formulating targeted and effective policies and interventions.

Fatima Adamu highlighted a significant obstacle that Muslim women encounter in Nigeria in her 1999 article, "Women's Struggle and Politics of Difference in Nigeria." She emphasizes how unexpected changes in constitutional laws caught these women off guard, leading to an uncoordinated response.¹⁵ In the aftermath of these unforeseen changes, Muslim women not only faced immediate challenges but also confronted more profound implications for their socio-political standing. The unprepared response not only revealed a lack of readiness but also

emphasized the pressing need to address the intricate factors influencing these women's struggles. It underscores the urgency of fostering a more nuanced understanding of the complexity shaping their experiences within Nigeria's evolving political landscape.

These women have struggled to break free from restrictive norms and to educate themselves on their rights and the importance of education and economic development. This socialization and education have often come through various Muslim-led organizations and societies in Nigeria, especially FOMWAN (Federation of Muslim Women Association of Nigeria), NASFAT, Nawair-ud-deen Muslim society, Ansaru-ud-deen, and Nawair-ud-deen. With the assistance of these organizations, numerous Muslim women have effectively educated and re-educated themselves on the significance of girls' education, gender inclusion in societal development, and their religious and constitutional rights.¹⁶

With these advancements, they have created a broad means of achieving the United Nations Sustainable Development Goals. These goals include poverty eradication, gender equality, quality education, decent work, and environmental sustainability. This study will focus on the four goals of extreme poverty (SDG1), health (SDG3), education (SDG4), and gender equality (SDG5). Achieving these four key SDGs in Nigeria requires collaborative efforts from various stakeholders, incorporating governments, civil society groups, and non-governmental organizations (NGOs).

1.3 Statement of the Problem

Extreme poverty, lack of sufficient health care, limited education, and gender inequalities plague Nigeria's socioeconomic development. Women, particularly Muslim women in Nigeria, face unique challenges in accessing resources, education, and opportunities. This is because Muslim women are some of the most marginalized people in Nigerian society. Muslim women continue to

experience discrimination and underrepresentation based on gender and religious misconceptions, which places them in disempowered positions.¹⁷

Despite accomplishing significant milestones, the contributions of Muslim women to the realization of the SDGs have not received sufficient acknowledgment. This has not only hampered the full realization of gender equality but also represents a missed opportunity to harness their diverse skills, perspectives, and leadership for more effective and inclusive sustainable development efforts.¹⁸ Notwithstanding the significant contribution of Muslim women to Nigeria's development, there remains a limited understanding of their specific contributions and challenges, particularly within the context of SDG implementation. This research seeks to address this problem and shed light on the role of Muslim women in Nigeria's socio-economic development within the sustainable development framework.

1.4 Research Objectives

The primary objective of this research is to investigate the role of Muslim women in Nigeria's socio-economic development through comprehensive historical analyses and in-depth case studies of four selected Muslim-led NGOs operating in Nigeria. The study will focus on the role Muslim women play, through their involvement in the four selected Muslim-led NGOs, in advancing sustainable development in the areas of extreme poverty, health, education, and gender equality.

Secondary research objectives include:

1. Demonstrating the specific impacts of women-led NGO interventions in Nigeria on the lives of Muslim women in the four sustainable development areas of extreme poverty, health, education, and gender equality

2. Identifying the challenges Muslim women face in Nigeria concerning their engagement in development initiatives and advancing the SDGs of extreme poverty, health, education, and gender equality, and suggesting recommendations based on the research findings.

1.5 Research Questions

1. My primary research question is, what is the role of Muslim women, through their active involvement in non-governmental organizations (NGOs), in advancing the four SDGs of extreme poverty (SDG1), health (SDG3), education (SDG4), and gender equality (SDG5) in Nigeria?
2. My secondary research question are: what are the successful strategies used by the four selected NGOs in this study to empower Muslim women,
3. And what are some potential areas for improvement?

1.6 Significance of the Study

This research has several key implications for academia, policymakers, NGOs, and the wider society. First, a better understanding of the specific role of NGOs in improving the socioeconomic conditions of Muslim women in Nigeria and the wider region. The study will contribute to the existing body of knowledge on gender and development in a context characterized by cultural and religious diversity. Second, the findings will provide valuable insights for NGO and state policymakers to design more inclusive, targeted interventions to address the specific needs and growth potential of Muslim women in the region. Moreover, the research aims to raise awareness and promote a more nuanced understanding of Muslim women's contributions to Nigeria's socio-economic development in general, thus challenging prevailing stereotypes and biases.

1.7 Scope and Limitations

The research will focus on four selected NGOs operating in Nigeria that actively engage in programs aimed at empowering Muslim women and advancing the four selected SDGs of extreme poverty, health, education, and gender equality, as these are the most critical components for women's development. The four NGOs included in this study are Ansar-ru-deen, Nawair-ud-deen, NASFAT, and FOMWAN. It is essential to acknowledge that the scope of this study does not permit a survey of all NGOs working in Nigeria, nor does it capture the full diversity of Muslim women's experiences and challenges in Nigeria. The research may yield certain limitations, including potential constraints in assessing comprehensive data from NGOs, the sensitivity of cultural and religious contexts. Hence, this study will be largely limited to detailed historical accounts, case studies, and contemporary literature reviews.

1.8 Methodology Adopted

This study will utilize a literature review (including historical analysis) and case study methodologies to examine how Muslim women involved in four selected Muslim-led NGOs have empowered Muslim women in Nigeria by advancing the four SDGs of extreme poverty, health, education, and gender equality. Historical analyses will be utilized to interpret past trends, attitudes, events, and facts related to the research topic.¹⁹ By exploring the historical contexts in which the NGOs operate, a more thorough comparative analysis of the four NGOs is possible, including their patterns, best practices, and areas for improvement.

The case study methodology allows the study to delve more deeply into the real-life challenges and successes of both the NGOs and Muslim women in Nigeria and serves as a powerful research tool to explore the intricate nuances of specific phenomena within this real-life context.

Detailed Case studies will be offered on four selected Muslim-led NGOs operating in Nigeria, out of many, to allow for a more in-depth understanding of their impacts on Muslim women.

The NGOs included in this study are Ansar-ru-deen, Nawair-ud-deen, NASFAT, and FOMWAN. The criteria used to select the four NGOs were colonial or post-colonial (contemporary), relevance, diversity (inclusiveness), impacts, uniqueness, and ethical considerations. Ethical considerations consist of evaluating the organizations' adherence to moral principles, transparency, and accountability in their operations, ensuring that they align with ethical standards in both their missions and how they achieve their goals. This selection process ensured that the chosen NGOs met the study's research objectives while offering sufficient insights. The case studies will concentrate on each NGO's (and the Muslim women involved) advancements of SDGs of extreme poverty, education, healthcare, and gender equality, as these are the most critical components for women's development.²⁰

The data analysis for this research will involve a systematic evaluation of the gathered materials, including historical accounts, scholarly literature, and detailed case studies. Historical research will be utilized to interpret past trends, attitudes, events, and facts related to the research topics, including Islam, Nigeria, Islam in Nigeria, the United Nations, and Muslim organizations in Nigeria, among others. By analyzing this historical data, the research aims to uncover the nature and significance of the role Muslim women play in Nigeria's sustainable development. Ultimately, this research intends to ensure that the significance of Muslim women in Nigeria is understood and acknowledged.

1.9 Selection Criteria

The world of nonprofit organizations is diverse and expansive, encompassing a multitude of NGOs (Non-Governmental Organizations) working tirelessly to address various societal challenges. Non-governmental organizations play a vital role in addressing social, environmental, and developmental issues. In pursuing research that delves deep into these entities' operations, impact, and dynamics, the case study methodology stands as an invaluable tool. This section explores the rationale for selecting the four particular NGOs out of a plethora of options, highlighting the selection criteria and justifications for a robust and insightful research endeavor. The selection of these four NGOs necessitated a systematic approach to ensure the chosen organizations are representative, information-rich, and aligned with the present research objectives. The foremost criterion is the alignment of the NGOs with the research objectives. Each selected NGO resonates with the study's specific focus, ensuring that the insights garnered contribute directly to addressing the specific research questions. The four selected NGOs collectively represent diverse thematic areas, operational sizes, geographic locations, and target populations. This diversity enriches the analysis by capturing broader perspectives and challenges.

The selection criteria also looked into NGOs of varying scales to offer insights into the challenges and opportunities presented by different levels of resources and influence. Examining both local grassroots organizations and internationally recognized NGOs enriches the analysis. It is also important to note that the NGOs were chosen by their varying approaches, strategies, and methodologies. This variation offers greater insight into the effectiveness of different approaches and their impacts on desired outcomes. These NGOs were specifically selected based on how much impact they have made on the communities they serve. In addition, the selection process

considered how long ago each of these four NGOs was created to compare each achievement and contribution to society within that context.

Additionally, this research considered the historical significance of each NGO, including its evolution and adaptability, adding to the depth of the analysis. Contextual factors that may have influenced their operations have also been considered. Two of the selected NGOs are the foremost faith-based NGOs in the country, existing since the colonial era 1914-1960.²¹ The remaining two faith-based NGOs were established after the colonial era from 1960 to date and have contributed significantly as well to socio-economic development in Nigeria.²²

Furthermore, selecting only four NGOs in Nigeria, out of the numerous NGOs in the country, allows the research to focus more precisely on the contextual backdrop of these NGOs. Analyzing the NGOs by exploring the socio-cultural, economic, and political contexts in which they operate will also give room for a more thorough analysis of the NGOs chosen and effectively identify their patterns, best practices, and areas for improvement.

NGOs known for their innovation and adaptability can provide insights into how organizations can evolve to meet changing circumstances. This criterion helps capture the dynamism of the nonprofit landscape and allows for more specific recommendations.²³ The insights gained from these case studies can thus lead to targeted and practical recommendations for enhancing the effectiveness and efficiency of NGO operations in the region.

1.10 Conclusion

In conclusion, this research aims to provide valuable insights into the role of Muslim women in Nigeria's socioeconomic development through their active participation in NGOs dedicated to advancing the United Nations Sustainable Development Goals in extreme poverty, health, education, and gender equality. In particular, this study aims to demonstrate that despite facing

various challenges, including discrimination and limited access to resources, Muslim women have played vital roles in the advancement of women's rights and gender inclusion to contribute to the overall sustainable development of Nigeria. By examining their various contributions, challenges, and impacts, this study seeks to contribute to the broader discussion on gender equality and sustainable development in Nigeria.

The research will highlight the importance of recognizing and acknowledging the rights and contributions of Muslim women in line with Islamic principles. It will also emphasize the need for collaboration between government institutions, civil society organizations, and Muslim women-led initiatives to achieve the United Nations Sustainable Development Goals (SDGs) and promote socioeconomic development in Nigeria.

The outcomes of this research can establish a basis for forthcoming studies and guide policies and interventions designed to foster gender equality, empower Muslim women, and attain sustainable development in Nigeria. Acknowledging and endorsing the crucial role of Muslim women across all societal facets can enable Nigeria to unlock its complete potential and contribute to a more inclusive and prosperous future.

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CHAPTER TWO: HISTORICAL CONTEXT OF ISLAMIC NGOS AND SUSTAINABLE DEVELOPMENT IN NIGERIA

2.1 Origins and Contributions of Islam in Nigeria

Islam is believed to have been introduced to Nigeria in the eighth century at the Northern border through intercultural trade and commerce with the North African people.¹ Accounts suggest that the Kanem ruler of the now Borno state, Umme Jilmi (1085-1097), was the first leader to accept Islam in the region and was introduced to Islam by the scholar Hamed Muhammed Mani. Umme Jilmi's son, Dunama I (1097-1150), shared his father's interest in learning and practicing Islam and was even reported to have gone on a pilgrimage. By the reign of Dunama II (1221-1259), the Kanem empire began a correspondence with Tunisia in Maghrib. In 1257, a Kanem embassy was established in Tunisia (d 1406).² With the acceptance of Islam in Borno, the religion spread from North Kano via the same methods of trade and commerce, which ensured the spread of Islam to both the Northern and Southern states. Seeing that it promoted economic prosperity in Nigeria, Islam was widely welcomed by wealthy traders and businesspeople in the North, who then encouraged members of their communities to accept the religion.³

Islam was the first foreign religion to bring "civilization" to Nigeria through social, political, and economic factors.⁴ For instance, African traditional believers came together in more homogenous religious groupings, and commerce became possible with the outside world.⁵ Islam has been a significant instrument in developing the commercial savvy and industrious know-how of local Nigerian populations and has given them the platform to contribute to socio-economic development. It has broadened their outlook, raised the standard of living by creating a higher

social atmosphere, and has ushered in a modern era of human dignity, self-respect, and respect for others.⁶ Today, 53% of the Nigerian population are Muslims and practice Islam .⁷

In modernity, Islam in Nigeria has contributed immensely to developing Nigeria economically and socially through various channels, particularly faith-based societies (NGOs). Vital institutions have been created through such Islamic societies and organizations nationwide. Islamic-led organizations have created jobs and educational institutions in the form of primary and secondary schools, social institutions, and vocational skills centers, amongst many others.⁸ In present-day Nigeria, interest-free finance and the Islamic banking system are now also being adopted.⁹

2.2 Islamic NGOs in Nigeria

The emergence and evolution of Non-Governmental Organizations (NGOs) are a testament to the transformative power of civil society's collective aspirations. As agents of change, NGOs have woven themselves intricately into the fabric of global history, shaping and responding to the dynamic socio-political landscapes of various epochs.¹⁰ Rooted in the collective desire to address pressing societal issues beyond the realm of government and commerce, NGOs have a rich historical background in Nigeria that reveals their role as agents of progress, equity, and advocacy.¹¹ The historical trajectory of NGOs unveils a narrative that reflects not only the evolution of humanitarian concerns but also the shifting paradigms of citizen engagement, advocacy, and collaboration beyond governmental realms.¹²

Tracing the historical roots of the four selected Islamic NGOs in this study provides profound insights into the motivations, challenges, and triumphs that have fueled their growth from humble beginnings to becoming pivotal actors in addressing a diverse array of issues from human rights and environmental conservation to public health and social justice.¹³

Understanding the historical underpinnings that have propelled the four faith-based NGOs from their nascent stages to the multifaceted entities we recognize today also sheds light on the pivotal moments, visionary leaders, and global events that have shaped their development. Through this journey, we come to appreciate the NGOs' vital role in the tapestry of history and the indelible mark they leave in pursuing a better world.

In the intricate tapestry of global philanthropy and humanitarianism, faith-based non-governmental organizations (NGOs) are a unique and impactful thread woven by their adherents' shared values, principles, and spiritual convictions.¹⁴ Rooted in the teachings, doctrines, and ethical foundations of various religious traditions, these NGOs have carved out a distinct space where spirituality and social action converge.¹⁵ The historical exploration of faith-based NGOs further unveils a narrative deeply interwoven with religious faith, reflecting the intrinsic connection between spiritual belief systems and the pursuit of compassion, justice, and upliftment.

As vessels of faith-motivated service, these organizations transcend the boundaries of doctrine, uniting individuals and communities under the banner of collective benevolence.¹⁶ This journey through the religious context of faith-based NGOs delves into the historical origins, theological underpinnings, and transcendent missions that have propelled them to address pressing societal needs with unwavering dedication. By tracing their development, pivotal moments, and transformative impact, we gain insight into the profound synergy between faith and philanthropy and the enduring legacy of these organizations in fostering holistic well-being and positive change across diverse cultural landscapes. Like other countries worldwide, Nigeria hosts diverse NGOs working to curb and lessen the socio-economic problems faced daily by Nigerians.

According to Ishaq Oloyede's article on the history of Islamic organizations, the root of many faith-based organizations is mainly linked to the development of education and other social

advancements.¹⁷ Rooted in ancient traditions and spiritual principles, these organizations have played a pivotal role in shaping the trajectory of social welfare in Nigeria and worldwide, advocating for justice and addressing human needs throughout different historical periods.¹⁸ The history of contemporary faith-based NGOs in Nigeria can be linked back to the colonial and post-colonial NGOs that have positively influenced the development and achievement of SDGs in Nigeria. Two prominent faith-based (Islamic) NGOs in Nigeria are the Ansar-ud-deen and the Nawair-ud-deen societies, which were first created during the colonial era.¹⁹

2.3 The Emergence of Islamic NGOs in Nigeria's Colonial Era (1914-1960)

The late 19th and early 20th centuries marked a significant period of European colonial expansion in Africa, including Nigeria.²⁰ Colonial powers introduced Western education, institutions, and cultural norms, challenging traditional practices and values.²¹ In response to these challenges, various Islamic movements and organizations emerged to preserve the Islamic identity and values in the face of Western influence.²² The year 1914 was very significant in the history of Nigeria. It was the year when the country was named by its British colonizers.²³ This same year, the country faced a series of events due to the activities of the colonizers. The introduction of missionary schools by the British colonizers included a Christian Western education.²⁴ This caused people of other faiths to change religion to be able to get a Western education, especially in the South-West, where “Shamsudeen” became “Samson,” “Suleiman” became “Solomon,” amongst many others.²⁵

In the colonial era, spanning from the late 19th to the mid-20th century, Islamic Non-Governmental Organizations (NGOs) in Nigeria arose in response to challenges posed by colonial rule and their Western education and the imperative to safeguard Islamic identity and values.²⁶ While the term "NGO" may not have been used in the same way as it is today, various Islamic

organizations and movements like the Muslim Student Society, Ahamdaiyyah Islamic Society, Ansar-Ud-Deen, and Nawair-ud-deen, amongst others, exhibited similar characteristics to what we now understand as NGOs.²⁷ The organizations played a role in representing the concerns of Nigerian Muslims, addressing issues related to education, religious practices, and cultural preservation.²⁸

The Ansar-ud-deen and Nawair-ud-deen were part of the initial four that emerged in the colonial era.²⁹ They were highly recognized for their impacts and contributions, particularly in the educational sector, with the creation of primary schools, high schools, and teacher-training colleges in different parts of the country.³⁰ The initial four, namely Ahmadiyyah, Ansar-ud-deen, Nawair-ud-deen, and the Muslim Student Society of Nigeria (MSSN), played a crucial role with their defined aims and objectives during that critical period, particularly benefiting local Muslims in Southwestern Nigeria.³¹ In an era where Muslim children were traditionally denied education, and those attending conventional schools funded publicly had to convert to Christianity.³² In December 1923, several organizations were founded following meetings dedicated to addressing the issue.³³ The primary objectives included founding, building, and maintaining educational institutions, promoting literacy and intellectual pursuits, maintaining a library for members, and undertaking activities to foster education while preserving Islamic identity.³⁴

2.4 Post-Colonial Era Islamic NGOs in Nigeria (1960- till Date)

After gaining independence on the 1st of October 1960, Nigeria experienced a renewed interest in preserving and promoting religious and cultural identities. Islamic NGOs served as vehicles for maintaining Islamic values, traditions, and teachings in a rapidly changing society.³⁵ Islamic Non-Governmental Organizations (NGOs) continued to play a significant role in various aspects of Nigerian society.³⁶ These organizations focused on promoting Islamic values, addressing

social and educational needs, and advocating for the interests of the Muslim community. These included promoting education among Muslim children, providing primary health care centers, and promoting gender inclusion in the administrative realm of government.³⁷ The post-colonial era in Nigeria also marked a period of social, political, and cultural transformation. During this time, additional Islamic non-governmental organizations (NGOs) emerged to address a newly independent nation's unique challenges and opportunities.³⁸ Various factors, including religious revival, social development, and community empowerment, shape the historical background of post-colonial Islamic NGOs in Nigeria.³⁹

These organizations became essential platforms for Muslims to assert their identity and contribute to national development. In the post-colonial era, Islamic NGOs recognized the importance of education in empowering the Muslim population. They established schools, madrasas (religious schools), and educational programs to provide quality education infused with Islamic values.⁴⁰ This educational focus aimed to address the gaps left by the colonial educational system and ensure that Muslims had access to knowledge aligned with their faith.

Islamic NGOs also stepped in to address social welfare and development issues. They established initiatives for poverty alleviation, healthcare, and community development. These efforts were rooted in Islamic teachings of compassion, justice, and social responsibility, aiming to uplift marginalized communities and improve their living conditions.⁴¹ The NGOs in Nigeria at that time recognized the need for Muslim representation and advocacy in the political and social spheres.⁴² They sought to ensure that Muslim perspectives and interests were considered in policy discussions and decision-making processes. These organizations played an essential role in advocating for the rights and welfare of Muslims in a diverse and pluralistic society.⁴³ Ansar-ud-deen, for one, created a platform that fought to include Muslims and women in

political offices and decision-making in the country.

The post-colonial period also saw a balance between preserving Islamic cultural heritage and integrating within the larger Nigerian society.⁴⁴ Islamic NGOs facilitated events, conferences, and programs celebrating Islamic art, literature, and traditions. At the same time, they promoted interfaith dialogue and cooperation to foster unity among diverse religious communities.⁴⁵ Among these NGOs that emerged in the post-colonial era were FOMWAN (Federation of Muslim Women Association of Nigeria), NASFAT (Nasirulillah-fathi Islamic Society of Nigeria), JAIZ Foundation, MSSN (Muslim Student Society of Nigeria), MURIC (Muslim Rights Concern), Muslim Women's Association of Nigeria (MUWAN), among others.⁴⁶ In addition, many of the Islamic faith-based NGOs established in the post-colonial era were more concerned with Islamic education and prayer groups than actually promoting socio-economic development.⁴⁷ FOMWAN and NASFAT were explicitly chosen for this study due to their significant impact on socio-economic development in Nigeria and the advancement of the United Nations' sustainable development goals. Below are some of the other prominent Islamic-based NGOs in Nigeria.

2.5 Historical Background of Sustainable Development in Nigeria

Various development paradigms are considered globally and one such paradigm is “sustainable development.” Harmony between man and nature is the prerequisite for sustainable development.⁴⁸ Sustainable development is a pivotal concept in our era, serving as both a lens through which we comprehend the world and an approach to address global challenges. It entails a harmonious equilibrium among the economy, society, and the physical environment.

Table 1.1

Prominent Islamic-based NGOs and the Year it was founded.

NGO NAME	YEAR
ANSAR-UD-DEEN SOCIETY OF NIGERIA	1923
NAWAIR-UD-DEEN SOCIETY OF NIGERIA	1939
AHMADIYYAH MOVEMENT OF NIGERIA	1916
FOMWAN	1985
MUSLIM STUDENT SOCIETY OF NIGERIA	1954
BADUR-DIN-ISLAM	1989
JAMA'ATUL NASRIL ISLAM (JNI)	1962
ANSAR-UL-ISLAM SOCIETY OF NIGERIA	1943
NASRULLAHI FATIH SOCIETY OF NIGERIA (NASFAT)	1995
MUWAN (MUSLIM WOMEN ASSOCIATION OF NIGERIA)	1995
AL-FATHIU QAREEB MUSLIM SOCIETY OF NIGERIA	1999
ASSOCIATION OF MUSLIM PROFESSIONALS (AMP)	1970
ISABATUDEEN SOCIETY	1958

Sustainable development advocates for economic growth that is socially inclusive and environmentally sustainable.

Sustainable development serves as a normative perspective, proposing a set of goals for the world to aspire to. The adoption of Sustainable Development Goals (SDGs) by nations worldwide reflects a commitment to guide the future course of economic and social development. In this normative or ethical sense, sustainable development envisions a world where economic

prosperity is widespread, extreme poverty is eradicated, social cohesion is promoted through community-strengthening policies, and the environment is shielded from human-induced degradation.⁴⁹ It emphasizes a holistic framework where society pursues economic, social, and environmental objectives.

Nigeria became a member state of the United Nations on October 7, 1960, following its independence from Great Britain on October 1, 1960.⁵⁰ The United Nations System (UNS) in Nigeria, comprising nineteen residents and four non-resident entities, has maintained a constructive relationship with the Federal Republic of Nigeria since its independence. The UNS has consistently been a catalyst and reliable partner in supporting Nigeria's development aspirations.⁵¹ Like every other UN country worldwide, Nigeria has embraced sustainable development goals to ensure its nation's economic prosperity and social growth. Ever since the country gained independence in 1960, the Nigerian government has considered economic development to be its central task and has invested interest and unparalleled enthusiasm for growing the Nigerian economy through several means.⁵² The government, the people, and various religious organizations have all contributed to ensure sustainable development growth nationwide. Toward achieving its sustainable development goals, the Nigerian government joined the United Nations and adopted the MDGs in 2000, and subsequently, the more recent SGDs in 2015.⁵³

With the adoption of the United Nations' sustainable development goals, the Nigerian government, in collaboration with institutions and non-governmental bodies, such as the United Nations Development Program (UNDP), religious bodies like the Federation of Muslim Women Association (FOMWAN), among others, and government-owned offices such as the United Nations Women Association in Nigeria, among others, have taken significant steps towards

addressing socio-economic development. These institutions collaborate to ensure Nigeria stays committed and on track with its pledges to the United Nations' sustainable development goals.⁵⁴ However, despite Nigeria's genuine interest in developing its economic stability, sustainability, and vast natural resources, it continues to rank low in economic performance and has been unable to maintain the growth rate necessary to reduce poverty.⁵⁵ This is because Nigeria lacks balanced development strategies where economic, social, and environmental dimensions are sufficiently considered to achieve long-term sustainable development.

2.6 Conclusion

In conclusion, the historical context of Islamic Non-Governmental Organizations (NGOs) in Nigeria reveals a profound narrative of resilience, faith-driven commitment, and societal impact. These organizations have played an integral role in Nigeria's history, evolving from their modest beginnings during the colonial era into influential actors addressing various issues in contemporary Nigerian society. Their growth and continued relevance are deeply rooted in the intersection of spirituality and social action, underpinned by the principles and teachings of Islam.

The origins of Islam in Nigeria can be traced back to the eighth century when it arrived through intercultural trade and commerce with North African people. The acceptance of Islam, particularly in regions like Borno and Kano, facilitated economic prosperity, cultural integration, and the development of social institutions. Today, with more than half of Nigeria's population practicing Islam, it is undeniable that religion has an enduring impact on the country's identity and socio-economic development.

The colonial era marked a critical period in the emergence of Islamic NGOs as a response to Western education and cultural influences introduced by colonial powers. Organizations such as Ansar-ud-deen and Nawair-ud-deen emerged during this time, primarily focusing on preserving

Islamic values and providing education free from religious conversion. Their pioneering efforts set the stage for the post-colonial Islamic NGOs, which continued to evolve and adapt to the changing needs of Nigeria's Muslim population.

In the post-colonial era, these Islamic NGOs expanded their scope to address social welfare, healthcare, and community development. They recognized the importance of education in empowering Muslims and established educational institutions aligned with Islamic values. Furthermore, they actively promoted gender inclusion and political representation for Muslims, advocating for their rights and welfare in Nigeria's diverse and pluralistic society.

These organizations have also contributed to advancing sustainable development goals in Nigeria, aligning their efforts with global initiatives for economic growth, social inclusion, and environmental sustainability. While they have celebrated Islamic cultural heritage, they have also actively engaged in interfaith dialogue and cooperation, fostering unity among religiously diverse communities.

Overall, the historical journey of Islamic NGOs in Nigeria signifies their enduring commitment to faith-based service, social progress, and advocacy for justice and inclusion. As Nigeria continues its quest for sustainable development, these organizations remain steadfast partners in pursuing holistic well-being and positive change across Nigeria's diverse cultural landscape. Their story is a testament to the enduring power of faith in driving positive social change.

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CHAPTER THREE: ANSAR-UD-DEEN AND NAWAIR-UD-DEEN

3.1 Introduction

During Nigeria's colonial era (1914 to 1960), a remarkable transformation began to unfold as faith-based Non-Governmental Organizations (NGOs) emerged to address Nigeria's diverse population's social, economic, and educational needs. This chapter explores the profound and often understudied role played by women in the Ansar-ud-deen and Nawair-ud-deen NGOs, highlighting their unwavering commitment to community development and the significant impact they have made on the lives of the people they served. By examining the convergence of faith, gender, and colonial history, this chapter aims to shed light on the powerful agency and resilience of the women in these two NGOs who, as critical agents of change, worked tirelessly to uplift their communities and carve out a space for women's empowerment in a complex colonial context and the present day.

3.2 Ansar-ud-deen Society of Nigeria

The organization derived its name from the root word *Al Ansar*, which means “the helpers” in Arabic. Established in 1923, the Ansar-ud-Deen Society of Nigeria is a non-political organization dedicated to the educational advancement of Muslims and actively promotes the moral, economic, and social development of the Muslim community in Nigeria.¹ It was founded by young Muslim men who saw the need for Muslims to receive Western and colonial education without forfeiting their religion. Christian Missionaries introduced Western education in Southwest Nigeria with the primary aim of spreading the Christian faith. and the condition that the beneficiaries of this education must accept Christianity.² The major aim for the creation of Ansar-ud-deen was to ensure

that the Muslims in Nigeria were given equal opportunity to education without having to forfeit their religion or their beliefs.³ It was also created to ensure that every male and female Muslim child was given an equal chance to intellectual, personal, social, and economic development and growth to ensure their contribution to the country's development.⁴

With the central aim of seeking knowledge according to Islamic teachings, Ansar-ud-deen founded its constitution based on these objectives. According to the Constitution of the Society, the Young Ansar-Ud-Deen Society was founded to:

1. Found, build, and operate educational facilities.
2. Encourage literacy and intellectual pursuits among its members.
3. Promote the religious and moral advancement of the Muslim Community.
4. Eradicate all forms of evils and corruption that have crept into Islam and foster brotherhood among all members of the Muslim Community.
5. Spread the great message of Islam and disseminate true knowledge of the Holy Qur'an among all peoples.
6. Translate the Holy Qur'an and other Islamic Books into local languages and circulate these among Muslims and non-Muslims.
7. Promote personal and economic development among members.⁵

The women's wing was formed in 1924, a year after the parent body was established. This formation proved a significant breakthrough against orthodox and conservational Islamic teachings that stated Muslim women are to be servile, must be kept in the background, and never play any appreciable role in the formation of the Ansar-ud-deen. Ansar-ud-deen Women's wing changed this ideology and highlighted how Nigerian Muslim women's emancipation benefits every Muslim household and government SD aims.⁶

3.3 Contributions to Socio-economic Development

Ever since its inception, Ansar-ud-deen has contributed immensely to Nigeria's socio-economic development. Not only in terms of enriching the lives of Muslims but the entire nation. Ansar-ud-deen was one of the first NGOs to support economic development in Nigeria even before Nigeria gained independence in 1960.⁷ Furthermore, the women's wing of the Ansar-Ud-Deen Society of Nigeria has made significant contributions to enhancing the status of young Muslim girls and women.⁸ Pioneering the acknowledgment of women's role in advancing economic development, it stands out as one of the earliest Muslim societies in Nigeria to establish a Women's Wing. This initiative has granted women leadership roles not only in propagating Islam but also in educational and administrative capacities, highlighting their multifaceted contributions.⁹ The organization has successfully built schools and colleges that have been made accessible to Muslim students to acquire education without fear of losing their religion.

The organization founded its first Primary school in Alakoro, Lagos State, in 1931, and since then, they have been deeply involved in building primary, secondary, and higher education facilities across the country.¹⁰ The educational contributions of the Ansar-Ud-Deen Society extend beyond primary education. The organization addressed the shortage of Muslim teachers by establishing its first Teacher Training College in Otta in 1946 and a Secondary Grammar School in Isolo in 1953. Subsequently, Ansar-Ud-Deen Society's primary, secondary, and tertiary learning institutions emerged in numerous Nigerian cities and towns, particularly in the Southwest where the organization had branches.¹¹ By 1960, the year of Nigeria's Flag Independence, Ansar-Ud-Deen had built over Two hundred primary Schools, eighteen Modern Secondary Schools, three Secondary Grammar Schools (Including one for girls), and three Teacher Training Colleges.¹²

Currently, Ansar-ud-deen has over four hundred primary and secondary schools across the nation.¹³ The Ansar-ud-deen women's wing, in a quest for increased inclusion of girls and advocacy for girls and women's rights, also created a girls-only secondary school in 15 states throughout Nigeria. The first school was founded in 1953 and was named Ansar-ud-deen Girls High School (AUGHS) in Lagos.¹⁴ The school fosters a vibrant and welcoming community, ensuring girls feel embraced from the moment they arrive. It promotes both academic and technical excellence, allowing students to cultivate their interests and talents across various domains. The students take pride in their school and appreciate its distinctive character.¹⁵ AUGHS currently stands out as one of Nigeria's premier girls-only schools, excelling in technical and computer skills with extensive student access. The Computer Science curriculum encourages students to familiarize themselves with the components of the school's IT systems. The goal is to nurture future alumni who will lead in the design, manufacture, and construction of components in Nigeria, addressing both local and export-driven demands, among other essential skills.¹⁶

Ansar-u-deen created tertiary education for easy access to their members' children and youth. The organization has a college of education and vocational skills located in Lagos state. The Ansar-Ud-Deen Colleges of Education (ADCOED) Isolo is an off-shoot of a defunct training center known as the Institute of Arabic and Islamic Studies (IAIS), which was established in 1982 to train qualified and professional teachers in the subjects of Arabic and Islamic Studies¹⁷ Till the end of the 20th Century, the old institute satisfactorily accomplished its assignment within available financial, material, and human resources.¹⁸ Currently, the institution has over twenty-five thousand students enrolled in different programs. Furthermore, not only did society bring education to Muslims across the country, but it also provided various scholarships to ensure that every Muslim was educated without the worry of educational funds. Many of the students attending the Ansar-

ud-deen primary and secondary schools attended for free or paid little for their education. The goal was to provide quality and free education to everyone who cannot afford to pay for education.¹⁹

Ansar-ud-deen also owns and has shares in various companies across Nigeria, where their members are employed and paid above the minimum wage. In addition to advancing traditional education, the Ansar-ud-deen have created, through their university, a women's entrepreneurship program. Via the program, women who cannot afford to go to school due to cultural or family marginalization learn a trade and get the funding required to start up a business through a non-interest microfinance bank.²⁰ They help provide joint business startups for them and have created a tech-innovative-based company and applications that give members easy access to modern technology to promote their businesses.²¹ Through all of these contributions, Ansar-ud-deen has contributed immensely to achieving the United Nations Sustainable Development Goals in Nigeria, significantly advancing education and gender inclusion.

3.4 Specific Contributions to the SDGs

The sustainable development goals of the United Nations have been implemented through several means in Nigeria, primarily government-owned facilities and bodies.²² Despite not having enough financial resources or assistance from the government or the UN, Ansar-ud-deen still contributes immensely to the United Nations SDGs. The SDGs Ansar-ud-deen has focused on are goals 4 (quality education) and goal 5 (gender inclusion). It is evident that even before the creation of the United Nations SDGs, Ansar-ud-deen prioritized education for children in Nigeria, with over four hundred primary and secondary schools nationwide.²³ Ansar-ud-deen has worked tirelessly for decades to ensure a better and quality education in Nigeria for not only Muslims but the entire country of Nigeria.

In Nigeria, compared to other advanced countries, primary and secondary school education is not free, although the government-owned educational facilities charge little to nothing. Despite this, some parents still cannot afford to keep their children in school. Ansar-ud-deen, through its education board and schools, provides scholarship opportunities for children living in rural areas and exceptional students who cannot afford to pay the fees. Yearly, the organization sponsors young Muslim girls abroad for advanced tertiary education.²⁴

Ansar-ud-deen is one of the few religious NGOs contributing highly to women's and girls' inclusion in socio-economic building in Nigeria. They have provided means of sensitizing women in rural areas through a skill acquisition program called SAED to ensure that even if women cannot get Western education, they can learn a trade to provide a means of income. Furthermore, the “women’s wing” branch in Abuja has created a group for Muslim widows who may need help to get back on their feet.²⁵

3.5 Selected Projects

Aside from providing education to young Muslim women in the country, Ansar-ud-deen has ventured into other vital projects. In its commitment to expanding tertiary education opportunities, Ansar-Ud-Deen not only created more institutions but also established Summit University in Offa. This university aims to provide high-quality tertiary education to all Nigerians, regardless of religion, ethnicity, sex, or creed.²⁶ The University secured its Provisional License (No. 59th private University) from the National Universities Commission (NUC) on March 5, 2015.²⁷ The vision and mission behind establishing the university are centered on advancing learning and providing a comprehensive education infused with strong moral values. The aim is to become a leading institution for personal fulfillment and national development, producing educated individuals with moral and spiritual integrity dedicated to the service of God and benefiting humanity.²⁸

Another social sphere where the Ansar-Ud-Deen Society excelled in Lagos was caring for the less fortunate. The society partnered with the United Arab Emirates (U.A.E) Aid Foundation to create help for the less privileged. The society catered to widows, orphans, the unemployed, and those who were destitute through its Welfare Committee. This manifested in the form of covering house rents and school fees and providing upkeep allowances for the affected individuals.²⁹ The organization further conducted training programs, set up centers for acquiring Islamic knowledge, and modernized Islamic practices related to child naming, marriage, funerals, and various other aspects.³⁰

Expanding its scope, the organization delved into healthcare services by forging collaborations with local clinics and hospitals. The first hospital was established in Imashai, Ogun State, followed by a second one in Surulere, Lagos, where skilled health workers were employed.³¹ They also organized regular health checkups for members, both old and young, to help bring awareness to maintaining wellness, among other things. They have a quarterly check-up for health-related issues like blood sugar level tests, blood pressure monitoring at meetings, and cervical and breast cancer awareness.³² All these are mainly carried out at hospitals or health centers affiliated with the organizations under their medical unit.³³

3.6 Challenges

The Ansar-Ud-Deen Society of Nigeria, akin to other organizations, has confronted obstacles in its pursuit of promoting socio-economic development in Nigeria. Limited funding and financial resources have persistently been a significant challenge in the society's historical and contemporary endeavors. While the society has historically focused on providing education and propagating the Islamic faith, there is an acknowledgment that expanding its focus to include healthcare facilities and philanthropy could have been a substantial boon to local communities.

Currently, Muslims in Lagos sometimes encounter challenges in accessing sufficient medical attention, mirroring historical issues of inadequate education from missionary schools.³⁴

In addition, the government's takeover of schools in 1970 had a detrimental impact on the status and influence of the Ansar-Ud-Deen Society. However, it is gradually regaining its presence in education, thanks to recent government transfers of schools to missionary programs. In 2007, institutions such as A.D. College, Isolo, A.D. Grammar School, Surulere, and A.D. Girls High School, Itire, were returned to the society.³⁵ Many branches now operate secondary and primary schools, including one in Offa. Notably, the Oshodi branch includes a nursery and primary school. While the society has faced challenges in fully realizing its aims and objectives, it remains one of the most successful Islamic societies in Lagos and Nigeria as a whole.³⁶

Another problem facing organizations like Ansar-Ud-Deen is a pervasive lack of unity and understanding among some members. Perceived superiority among some members of these organizations can cause other members to feel inferior. Likewise, there is a problem with a sense of belonging due to improper documentation of official materials for identity verification.³⁷ Another challenge is the issue of loss of membership. Often, members leave the organization to join other new organizations that are ready to include them among their executive members. This implies they left for a higher post in the other Muslim organizations.³⁸

Equally troubling is the low turnout of youth and children. Continuity of the organization's legacy and projects is crucial to the organization's success. However, many local youths do not want to engage in helping to carry out the organizations' activities. This is a severe concern for the elders, who do not want to see their hard-won legacies fade away.³⁹ In addition to these challenges, Ansar-ud-deen, like other organizations established in the colonial era, has limited access to modern-day technologies because most of its members are older and have little or no knowledge

of advanced technology. This has hindered many of their projects and achievements. Some of these organizations have websites that have not been updated in years, and often, they do not have modern-day means of communication.⁴⁰

3.7 A Way Forward

Indeed, the lack of proper and efficient organization poses a significant challenge for many Islamic NGOs in contemporary Nigeria. The Ansar-Ud-Deen Society is a distinct example of a cohesive and efficient organization, offering valuable lessons for the broader Islamic community in Nigeria. Additionally, the organization's history underscores the crucial importance of self-reliance and personal sacrifices in advancing Islamic causes. These lessons are pertinent for enhancing the effectiveness and impact of Islamic organizations in Nigeria. During its early years, none of the Ansar-Ud-Deen Society's officers received compensation for their roles. Mustapha Ekemode, who assumed the role of Chief Missioner in 1942, was the first salaried officer of the Society.⁴¹

The founding fathers and pioneers contributed significantly, donating land, money, and labor and sacrificing their time and resources to propel the society forward. This commitment to personal sacrifice, a crucial ingredient, is unfortunately lacking in many contemporary Islamic societies in Lagos.⁴² Recognizing and instilling this quality could enhance the dedication and impact of such organizations today.⁴³ The absence of the commitment seen in the founders of Ansar-Ud-Deen is partly accountable for the proliferation of new organizations, marked by the constant emergence of smaller ones breaking away from their parent organizations. The founders of the Ansar-Ud-Deen demonstrated a high level of resolve, determination, and focus. Their willingness to weather all challenges was instrumental in promoting and propagating Islam, a quality that has not been as prevalent in subsequent societies.⁴⁴

Ansar-ud-deen has proven to be an effective organization and role model for positive change and socio-economic development in Nigeria and among Muslim women, in particular. For this, Ansar-ud-deen deserves increased international recognition and access to international funds from bodies like the UN. This would help the organization to create further socio-economic development in Nigeria, continue to set the bar for other organizations, and advance the inclusion of girls and women to reduce poverty levels.

3.8 Nawair-ud-deen Society Of Nigeria (NUD)

Nawair-ud-Deen Society of Nigeria (NUD), like Ansar-ud-deen, was founded during the colonial era. It was established on the 4th of November 1939 in Abeokuta Ogun State.⁴⁵ Nawair-ud-deen emerged as a practical response to the discriminatory practices of early Christian missionaries against Muslims and Muslim children, who faced either rejection from missionary schools or coercive conversion.⁴⁶ The organization was established as a non-political and non-secular entity to deliver high-quality Western education for Muslim boys and girls. Therefore, just like the Ansar-Ud-Deen Society of Nigeria, one can say that the pursuit of Western and secular education was the main reason for forming the Nawair-ud-Deen Society of Nigeria.⁴⁷

Like any organization that wants to succeed, the Nawair-ud-deen society also created a constitution to guide the society. This constitution had in it the aims and objectives of the organization, including:

1. Promote, foster, encourage, and sustain the religion of Islam.
2. Promote the Muslim community's educational, moral, social, and cultural advancement.
3. Establish and maintain Bookshops, magazines, libraries, Printing Presses, and any other business in the interest of Islam and for the advancement of the Muslim Community generally.

4. Contributions by members and the collection of appeal funds from the public shall carry out the aims and objectives.
5. To promote personal and economic development among members, the society shall be non-political.
6. To create an avenue for members to access social amenities easily.
7. To promote the welfare of members.⁴⁸

The Nawair-ud-deen Women's Division was established in 1945 by the wives of the founding fathers, who realized that they needed a voice to represent and ensure that the Muslim women in the association were recognized for their immense contribution to society's development.⁴⁹ These women were involved in educating the Muslim youth and children in the cities where they lived. They also provided skill acquisition to young girls and women who needed jobs and personal growth. The women's wing of Nawair-ud-deen became a part of FOMWAN after its establishment, seeing that they all have the same aims and objectives.⁵⁰

3.9 Contributions to Socio-economic Development

NUD was one of the foremost non-governmental organizations that paved the way for Western education for Muslims in Nigeria, especially in the Southwest. The organization's main aim is to foster Western and Islamic education among Muslims in the town and to meet society's intellectual requirements. Since the organization's inception, it has impacted the lives of Muslims nationwide. Different educational institutions and activities have been put in place to facilitate the intellectual growth of Muslims, alongside the provision of standard schools in various cities that have adequate Western and Islamic education at all levels.⁵¹

To realize its aims and objectives, the N.U.D society established several primary and secondary schools throughout Nigeria.⁴⁷ The first school was established in Abeokuta, which

prompted the establishment of other schools across the nation, including the Nawair-ud-deen Grammar School, Obantoko Abeokuta, Nawair-ud-deen High School Ifo, Nawair-ud-deen High School, and Offa Kwara state, amongst others.⁵² The Nawair-ud-deen Nursery and Primary Schools (with two annexes), Nawair-ud-deen Junior Secondary School, Nawair-ud-deen Senior Secondary School, and other adult education classes for unlettered adults were established to foster education and learning across Nigeria.⁵³

The organization has since trained many Nigerian Muslim women and children through its schools and colleges and has given scholarships to deserving Nigerians to study in higher institutions in Nigeria and abroad. The organization hopes to continue to support the schools and colleges bearing its name, both ethically and financially. Currently, Nawair-ud-deen has over two hundred and eighty-five schools in twenty states in Nigeria.⁵⁴ It has successfully advocated, nurtured, stimulated, and upheld the Islamic faith while advancing the educational, moral, social, and cultural progress of the broader Muslim community.

Nawair-ud-deen has demonstrated strong collaboration with the Nigerian government in cultivating valuable individuals for the nation. By delivering quality education to numerous Muslim children, it has contributed significantly to the development of capable men and women. Presently, many beneficiaries of Nawair-ud-deen are actively contributing to the country's progress in various fields. Hajiya Muibat Aribidesi, the current National Chairperson for the women's wing, has an extensive service history. She previously held positions as the Treasurer and Vice-chairperson of the Abuja branch and was the Chairperson of the Northern Zone of Nigeria.⁵⁵ Professionally, she is a computer scientist with certifications such as Fellow of the Nigeria Computer Society (FNCS) and Certified Information System Auditor (CISA). She is also a member of Computer Professionals of Nigeria (CPN) and the Institute of Internal Auditors (IIA).

⁵⁶ With a vision for a more vibrant and impactful Nawair-Ud-Deen Society, she aims to encourage more young people to join and eventually lead the organization. Additionally, she aspires to strengthen the women's wing by bringing in dynamic individuals. She assumed the role of National Chairperson in 2019.⁵⁷

Nawair-Ud-Deen has obtained various means of generating funds for its upkeep and the development of Islam at large. With sufficient financial support, almost anything can be accomplished; therefore, Nawair-Ud-Deen has established weekly contributions of token amounts among its members.⁵⁸ Within the As-salat, there are monthly contributions as well. Likewise, special donations are regularly received from members who give money for religious reasons. The funds realized from these various means go towards pending projects and are used to support members in need. For example, the organization helps widows pay their children's school fees.⁵⁹ Also, the organization comes to the aid of members in debt, helping some members to be self-sufficient economically, for instance, by helping set up small businesses.⁵⁶ The organization also encourages the patronage of members amongst themselves because the organization consists of Artisans, Traders, Businesswomen, Professionals, Academicians, and Civil servants. The group further generates money by hosting the As-salat by some members, who invite their friends and family.⁶⁰

Socially, the organization contributes to the Muslim community by preaching Islamic practices of love, peace, care, and justice to the people. More so, the As-salat regularly hosts get-togethers to promote friendly relations among all people. This usually occurs on the second day of the Eid-l-Fitr celebration when the members' families gather and make merriment. Invitations are also extended to non-members to engage in the joyful gathering. They counsel couples and advise them to follow the Islamic traditional teachings to engage in marriage resolution.⁶¹ In the socio-political context; the organization creates awareness in members of the need for them to carry out

their political duties and responsibilities as citizens of the country.⁶² An example of this can be seen during the latest election carried out in the country; from the time of voter registration to the collection of the voters' cards up to the time of the election, the members are being encouraged to participate in the betterment of the nation.⁶³

3.10 Specific Contributions to the SDGs

Like Ansar-ud-deen, Nawair-ud-deen has also helped implement the United Nations SDGs, especially goals 4 and 5, education and gender equality. Nawair-ud-deen has significantly contributed to attaining the United Nations Sustainable Development Goals by establishing schools and fostering social development within its membership.⁶⁴ The primary goal that NUD has focused on over the years since its establishment has been to advance education and gender inclusion among its members and the people in general.⁶⁵ Like other developing countries, Nigeria faces significant challenges in providing free education for all. However, through NGOs like Nawair-ud-deen, the country has recently noted an uptick in educational achievements. Just like Ansar-ud-deen, Nawair-ud-deen provides scholarship opportunities for their members' children and less-privileged children in rural areas.⁶⁶

Advocating and protecting women's rights has always been a significant concern for Nawair-ud-deen, and the organization continues to contribute immensely to women's inclusion and gender equality in Nigeria.⁶⁷ Though in Nigeria, cultural marginalization has reduced women's involvement in administrative and political ambitions, Nawair-ud-deen, as an organization, has supported and encouraged women to increasingly participate in society building through running for public offices.⁶⁸ In the recently concluded general elections in the country, about eighteen women from Nawair-ud-deen ran for public office and were appointed. In Kwara state, Hajia

Saadatu Modibo Kawu, one of the women leaders in the Kwara state branch, was supported financially by the organization.⁶⁹

3.11 Selected Projects

From its inception, the Nawair Ud Deen Society has been directly involved in impacting projects and programs and rendering services towards these goals. Considerable efforts are being made to increase the organization's effectiveness in these areas. It has become vital as well to providing Islamic compliance special services to its members and Muslims in the Community.⁷⁰ In addition to providing quality education, Nawair-ud-deen has been approved to commence the proposed Nawair-ud-deen University, Abeokuta. Just like other NGOs, Nawair -ud -deen is investing in higher education for the general public, particularly for their member children and youth, to enable them to have access to tertiary education. The project commenced in September 2022, after the leadership summit seminar that was held at the headquarters in Abeokuta.⁷¹

As an Islamic organization, Nawair Ud Deen aims to venture into providing its community with comprehensive health care in terms of wellness and investment in infrastructure.⁷² This need is paramount given the lack of designated Islamic-oriented medical facilities able to discharge Islamic compliance medical treatment to Muslims, especially when dealing with women's and girls' health. The organization is developing a plan of action to commence with primary health care services that will strictly comply with medical privacy issues as recommended in Islam for the Muslim Community.⁷³ The regular health system and government-owned healthcare facilities in Nigeria do not have these requirements, and it has instigated an urgent need for the organization to venture into the setting up of Muslim Primary Healthcare And Medical Centers.⁷⁴ Currently, the organization is building a primary health center in Abeokuta at Obantoko, where the first school was established to serve the community and the people living there. Similarly, in Ilesha, the

organization's branch provides monthly health checkups for its senior members. The aim is to create a primary health center in rural areas where they have members who have limited access to hospitals and healthcare facilities.⁷⁵

Furthermore, the organization has furthered social development in many cities across Nigeria. In Ilesha, Osun state, the former chairman of the Nawair-ud-deen Ilesha branch, Alhaji R.O Onigbogi, with other members, schedules monthly visits to the prison yards to educate and teach the prisoners skills for personal development.⁷⁶ . They organize bi-monthly health checkups for the aging people in their community and are in charge of the Yeye Saloro orphanage home in Ilesha, created by one of their members Alhaji R.O Onigbogi who named it after his late mother.⁷⁷ Many other branches of the organization in different cities across the nation contribute to the community's social development as well. As an extension, in 2020, the organization launched a "Widows Environment and Needy Endowment Fund event." The event is designed to address the needs of the widows in the organization with no other means of support for their children. It hosts an annual fundraising event in all branches and a large symposium at the headquarters. During this event, the organization not only solicits funds for the widows but also scholarship opportunities for the widows' children.⁷⁸

At the last annual leadership seminar organized by the Nawair-ud-deen Society in August 2022, the organization called for the inclusion of the women's wing in the national women's affairs planning. A resolution was made, calling on the Women's Wing to gear up and harness the opportunities available for Women in areas of networking, partnership, and collaboration with the Ministry of Women Affairs at the Federal and State levels.⁷⁹ Similarly, the Women's Affairs Department at the Local Government level was encouraged to take advantage of their programs for Women in the areas of Training, Empowerment, Capacity Building, Grants, Aids, etc.⁸⁰ Muslim

organizations such as this have been a blessing to the economic growth of Nigeria across the entire nation. They have helped Muslim women to achieve personal growth and economic and financial independence, so they do not have to rely solely on their husbands to survive, which has given women greater opportunities to have their voices heard in society.

3.12 Challenges

The N.U.D. faces financial constraints that have slowed down the degree of its progress, far below initial expectation levels for its programs.⁸¹ The organization needs a more consistent method for generating funds. Various programs require additional money to maintain. For instance, the organization cannot afford to buy buses to transport its members for the Dawah activities: According to one source, the government has also deprived them of certain rights, despite the organization being registered. For example, in a particular land matter, the Nawair-ud-deen Ilesha were told to vacate the land, even though it had been previously granted to them by the Ilesha Council of Muslim grammar schools. The government intervened and took sides with the Ilesha council.⁸²

In addition to financial challenges, these organizations face numerous other obstacles, including low commitment and participation of members. This is largely due to the pressures of economic survival, which only further impede the organization's progress. Some members are routinely not punctual in attending activities. This happens more frequently with women members, who are often inactive and do not participate in the dawah activities, leaving the responsibilities to the parent body.⁸³ Further, the organization frequently suffers from a lack of unity and understanding among members. Insecurities relating to "status" often arise, with some members feeling inferior to others, alongside a lack of proper documentation of official materials— leading again to a sense of lack of belonging.⁸⁴ All these issues led to decreased membership, with some members of the

organization leaving to join other, newer organizations that were ready to include them at a higher membership level.⁸⁵ Finally, Nawair-ud-deen, like most NGOs, was created in the early colonial days and is faced with the challenge of acquiring current technology. Since most of its members are senior citizens, they have little knowledge about internet usage or computer literacy skills. This has greatly limited the organization's reach within local communities.⁸⁶

3.13 Conclusion

In conclusion, the Ansar-ud-deen and Nawair-ud-deen societies of Nigeria are of resilience and dedication, with their roots firmly embedded in the colonial era. Their collective mission to provide education and empowerment and promote gender inclusion and social development, especially for Muslim women, has left an indelible mark on the Nigerian landscape. Throughout the years, this faith-based NGO has transcended religious boundaries and significantly contributed to the attainment of key United Nations Sustainable Development Goals, particularly in the fields of quality education and gender inclusion. While challenges persist, including financial constraints and the need for greater technological integration, these Societies' unwavering commitment to their ideals continues to inspire, offering valuable lessons for similar organizations seeking to promote positive change and socio-economic development in Nigeria.

As we reflect on the enduring legacy of these NGOs, it becomes evident that their founding principles of unity, self-help, and personal sacrifice have not only shaped the organization but also set a precedent for others to follow. The society's historical journey underscores the significance of dedication and tenacity in advancing educational, social, and economic empowerment. Moving forward, these NGOs must be recognized and supported within Nigeria and on the international stage for their outstanding contributions to community development, gender inclusion, and the

betterment of society. By doing so, we can continue to work together toward achieving a more equitable and empowered future for all.

Their contributions to the United Nations Sustainable Development Goals, particularly in education and gender inclusion, are commendable. Their dedication to providing quality education scholarships and empowering women to participate in various aspects of society is pivotal to Nigeria's growth. These NGOs are a testament to the unwavering dedication of individuals and organizations in pursuing positive change and development. It is pivotal in promoting education, gender inclusion, and socio-economic development in Nigeria, underlining the organization's enduring commitment to these important causes. By overcoming challenges, fostering unity among its members, and embracing modern technologies, these NGOs have the potential to expand their reach and impact, ultimately contributing even more significantly to achieving the United Nations Sustainable Development Goals. As we look to the future, these NGO's resilience and commitment serve as an inspiring example for others, demonstrating that with dedication and a clear vision, positive change can be achieved, even in the face of significant challenges.

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CHAPTER FOUR: FOMWAN AND NASFAT

4.1 Introduction

In Nigeria's post-colonial era, from 1960 to the present day, the landscape of social and developmental initiatives has been significantly shaped by faith-based non-governmental organizations (NGOs). Grounded in religious principles and driven by faith-based motivations, these organizations have been pivotal in contributing to the nation's progress. One of the most remarkable aspects of these faith-based NGOs has been the influential participation of women within their ranks. This chapter delves into the emergence and evolution of these NGOs, exploring their inception, objectives, and transformative impact on Nigerian society. Specifically, it focuses on the remarkable contributions made by women associated with these faith-based NGOs. From promoting education and healthcare to advocating for gender equality and social justice, the women within these organizations have been instrumental in driving positive change. Through their dedication, resilience, and unwavering faith, they have empowered themselves and uplifted countless individuals and communities, leaving an indelible mark on the nation's socio-economic and cultural fabric. This chapter sheds light on these remarkable women's stories, challenges, triumphs, and the enduring legacy of their efforts in shaping a more inclusive and equitable Nigeria.

4.2 Federation of Muslim Women Association of Nigeria (FOMWAN)

FOMWAN, the Federation of Muslim Women's Associations in Nigeria, operates as a non-profit and non-governmental organization with a presence in 36 states and Abuja, the Federal Capital Territory. The Federation boasts over 600 Local Government Branches, 550 affiliate groups, and

a membership exceeding 80,000 individuals. Serving as a civil society umbrella body, FOMWAN unites Muslim women's associations across Nigeria.¹ Founded in October 1985, FOMWAN's primary aim and vision revolve around empowering Muslim women in Nigeria to become role models and contribute positively to the country's socioeconomic growth.² These aims were to be achieved through the proper education and understanding of the teachings of the Islamic traditions.³ Specific faith-based objectives for Muslim women included:

- a. Education of women on the teachings of Islam.
- b. Encouraging Muslim Women to establish groups throughout the county for educational and Da'wah purposes.
- c. Establishing a framework for National co-operation
- d. Providing a forum for Muslim women's views to be expressed at national and state levels.⁴

The organization owes its establishment to the dedication of a group of committed Muslim women who recognized the necessity for an umbrella organization. This realization emerged during discussions at the Muslim Sisters Organization (MSO) conference in 1984.⁵ Before the establishment of FOMWAN, there was no specific platform where the voices and needs of Muslim women could be collectively heard and coordinated in a unified manner.⁶ Thanks to the organizational prowess and steadfast commitment of the organization's inaugural Amirah (Woman Leader), Hajia Aisha Lemu, FOMWAN has attained widespread recognition within Muslim circles in Nigeria and has garnered acclaim among progressive circles beyond the country.⁷ Aisha Lemu, in her endeavor to realize the formation of the organization, actively involved and sought the assistance of other Muslim women's organizations and local Muslim women to ensure the success of FOMWAN.⁸ Among the principle aims and objectives of FOMWAN are:

- (a) To create awareness of the true teachings of Islam in the Qur'an and *Sunnah* among Muslim women and encourage women to live according to those teachings.
- (b) To promote and propagate the cause of Islam in Nigeria and beyond.
- (c) To positively impact both religious and secular national matters and safeguard the interest of Women and Islam.
- (d) To unite and coordinate Muslim women's organizations in Nigeria to enable them to speak with one voice by acting and making decisions together.
- (e) To serve as a liaison body between Muslim women and Nigeria's governments (Federal, State, and Local).
- (f) To do away with sectarian, ethnic, and other divisive factors among Muslim women in all parts of the country.⁹

Apart from these aims and objectives, the primary goals are oriented towards:

- (i) Improving the moral and intellectual development of women, youth, and children.
- (ii) Improving the general health status of women, children, and youth in Nigeria.
- (iii) Empowering women, youth, and children through skills acquisition, other financial and material support, and training for sustainable development.
- (iv) Enhancing the level of understanding of the teachings of Islam amongst the '*Ummah*.'
- (v) Continuing to influence and effect positive changes in policies and issues that affect women, youth, and children, as well as the religion of Islam.
- (vi) Improving the social and economic services in identified communities.
- (vii) Continuing to mitigate the impact of disasters and distress on affected persons.¹⁰

Achieving the aforementioned goals necessitates the involvement of women members committed to social responsibility and empowered to be role models, thereby positively impacting Nigeria's

socio-economic development. Mindful of this, the founders of FOMWAN established a well-structured administrative unit for optimal coordination and execution.¹¹

4.3 Contributions to Nigeria's Socio-economic Development

Since its inception, FOMWAN has contributed immensely to the socio-economic development of Nigeria through various channels. They have created a means of education for Muslim women across the country, advocated and fought for women's and girls' rights, and provided skills acquisition schools and classes for members.¹² Most importantly, they have partnered with the United Nations to help achieve and implement the United Nations SDGs.¹³ The organization has also contributed to individual members' personal, intellectual, and educational development and growth. In addition, they have provided various forms of skill acquisition, education, healthcare benefits, and small-scale business startup funds through affiliations with the government and international bodies like the United Nations, the Belinda Gates Foundation, etc.¹⁴

FOMWAN has consistently taken a leading role in enhancing the educational standards of schools in Nigeria.¹⁵ FOMWAN has improved schools by constructing additional classrooms, acquiring school buses, enhancing the quantity and quality of teachers, and providing resources to boost teachers' effectiveness. The organization has also integrated vocational training and basic education into the curriculum of Islamiyyah, in addition to awarding scholarships at all levels of education, with a particular emphasis on females.¹⁶ Concrete examples of these initiatives can be observed at the FOMWAN School in Bashorun, Ibadan, and the FOMWAN School in Owode, Oyo State.¹⁷ Critically, FOMWAN practices inclusive education, including providing education for the less privileged, and is currently building its capacity in special education.¹⁸ The education-centric organization not only champions the enrollment and retention of girls in schools and ongoing education for married women but also advances educational development through vocational

centers for women and promotes youth empowerment.¹⁹ FOMWAN has consistently motivated the Muslim community to prioritize education, exemplified by its Annual Education Lecture Series.²⁰

FOMWAN has also championed women's and girls' rights in Nigeria.²¹ FOMWAN persists in advocating for "Girl-Child Education" by raising awareness among parents and other stakeholders about the significance of women/girls' education. The organization implements scholarship schemes for girls and mentorship programs, resulting in enhanced retention and improved quality of Girl-Child education. Additionally, FOMWAN advocates for continuing education for married women, emphasizing that marriage should not be a barrier to learning.²² FOMWAN advocates for education as a tool for poverty eradication. Additionally, it promotes the integration of Qur'anic schools to encompass literacy, numeracy, and vocational training.²³ As mentioned earlier, the association strongly supports nomadic education and education for individuals with disabilities, as well as those facing challenging and exceptional circumstances.²⁴ FOMWAN actively promotes the education of market women in basic literacy skills. The organization also implements women's projects in 12 Northern states governed by both common and Islamic laws in Nigeria.²⁵

Addressing the high unemployment rate among Muslim women in Nigeria has been a significant concern for FOMWAN. The organization has tackled this issue through capacity-building initiatives and involvement in humanitarian services.²⁶ In Nigeria, the misuse of unemployed youths as thugs during political campaigns and for perpetrating violence has been observed. Recognizing the link between unemployment, frustration, and crimes, FOMWAN assists the community economically, educationally, socially, and morally, empowering both its members and non-members. This is achieved through the establishment of small-scale businesses and

vocational institutes.²⁷ FOMWAN has successfully empowered numerous youths and women through vocational and skill acquisition programs, reaching communities across virtually all states in Nigeria.²⁸ The organization has provided training for Muslim women, including those who are physically challenged, in a diverse range of skills such as sewing, fashion designing, tying and dyeing of materials, soap, and cosmetic production, improved mechanized farming, food processing, and production, leather bags production, snail and fish farming, as well as goat and cattle rearing and breeding. Additionally, they have been trained in sachet water production and various other skills.²⁹

In the socio-political sphere, the organization creates awareness among the members of their need to carry out their political duties and responsibilities as citizens of the country.³⁰ FOMWAN is a recognized stakeholder in election observations and regularly assists members to be able to participate in the full election process.³¹ FOMWAN, as part of a quartet jointly funded by USAID, played a crucial role in developing a mechanism for deploying election observers and coordinating field reports known as Project Swift Count. This initiative was implemented during the 2011 general elections and all states' staggered elections in Nigeria.³² Furthermore, FOMWAN highly condemns social vices such as prostitution, embezzlement of public funds, usurping others' property, and accepting bribes and or interest from businesses conducted against Islamic teachings.³³

4.4 Specific Contribution to The SDGs

In achieving their aims and objectives, FOMWAN has also helped Nigeria advance its SDG goals by implementing education, promoting zero-hunger, providing employment as a means of sustenance to end poverty, and creating access to health care for members while also achieving gender inclusion in all levels of government across the nation.³⁴ FOMWAN recently conducted a

thorough review and update of its strategic plan for the next five years. This process involved comprehensively analyzing the organization's strengths, weaknesses, opportunities, and threats. The outcome identified specific, achievable projects to be undertaken in the coming five years.³⁵ The strategic plan's review is anticipated to yield a more viable and efficient organization, empowering FOMWAN to make a positive impact on local communities and influence policies that affect women, children, and youths following Islamic principles.³⁶

Being an organization with consultative status with the United Nations, FOMWAN actively contributes policy suggestions in partnership with the government. This engagement has earned the organization an official stakeholder status in the Federal Government's Universal Basic Education (UBE) and Nomadic Education programs, as well as at the Joint Consultative Committee on Education (JCCE).³⁷ FOMWAN is actively engaged in the FG/UNICEF Qur'anic Education program. Additionally, the organization is a member of the Civil Society Coalition on Education for All (CSACEFA), an initiative initially funded by Action Aid.³⁸ Various State branches of FOMWAN are establishing networks and collaborations with other non-governmental organizations (NGOs) to contribute to the education and rehabilitation of Almajiris.³⁹

4.5 Selected Projects

FOMWAN is among the seven civil society organizations (CSOs) implementing the Partnership For Advocacy in Child And Family Health (PACFAH) project, funded by the Bill and Melinda Gates Foundation. This was a 3-year project initiated in November 2014 and concluded in 2017.⁴⁰ The PACFAH project assists CSOs in promoting maternal and child health by fostering solid and supportive partnerships. These partnerships aim to advocate for accountability, transparency, and responsiveness of the government at both national and state levels, particularly in areas related to policy, budgets, and administrative regulations for child and family health in Nigeria. Additionally,

the project seeks to promote the implementation of the National Food and Nutrition Security Plan.⁴¹

Currently, FOMWAN is involved in the MOMENTUM Safe Surgery in Family Planning and Obstetrics project, which is funded by USAID and implemented by EngenderHealth. This project aims to sustainably support the Government of Nigeria in enhancing surgical safety within maternal health. The focus is on promoting evidence-based approaches and testing innovations in this field.⁴² The MOMENTUM Safe Surgery in Family Planning and Obstetrics project, undertaken by FOMWAN with USAID funding, aims explicitly to accelerate reductions in maternal and newborn mortality and morbidity. This is achieved by enhancing the capacity of Nigerian institutions and local organizations to introduce, deliver, scale up, and sustain evidence-based, high-quality prevention and treatment of female genital fistula. The project also focuses on preventing female genital mutilation/circumcision (FGM/C) and mitigating adverse obstetric impacts among women who have experienced FGM/C.⁴³

FOMWAN has helped Muslim women in Nigeria, particularly those in rural areas, who face more incredible difficulty accessing quality healthcare. FOMWAN is dedicated to reproductive health and rights, focusing on maternal health. The organization operates standard hospitals and clinics across the North and South of the country, offering a range of services to their communities, including inpatient care, outpatient care, antenatal services, surgical procedures, and other healthcare services.⁴⁴ FOMWAN has been actively engaged in initiatives aimed at reducing maternal mortality and repairing vesicovaginal fistula (VVF). The organization has played a significant role in child reproductive health care and campaigns against HIV/AIDS. Additionally, FOMWAN has heightened awareness regarding the advantages of clinic-based healthcare services.⁴⁵

The group also organizes regular health checkups for its members, both old and young, to help them be more aware of their health status, among other issues. They have a quarterly yearly check-up for health-related issues like Blood sugar level tests, blood pressure monitoring at meetings, and cervical and Breast Cancer awareness.⁴⁶ All these are mainly carried out at hospitals or health centers affiliated with the organizations under their medical unit.⁴⁷ FOMWAN has actively participated in developing a plan incorporating advocacy, communication, and social mobilization approaches to control malaria. The organization has been instrumental in mobilizing and distributing Long-Lasting Insecticide Nets (LLIN) to contribute to making Nigeria a malaria-free zone.⁴⁸

FOMWAN actively participates in activities to alleviate children's difficulties through its orphanage homes, scholarship programs, and other forms of support. The organization is dedicated to upholding the dignity and rights of the child by collaborating with other organizations and governments to combat various forms of child abuse, including child trafficking, child prostitution, child labor, and exploitation.⁴⁹ FOMWAN plays a significant role as a stakeholder in implementing child rights, advocating for and actively contributing to the well-being and protection of children.⁵⁰

FOMWAN collaborates with other relevant organizations to establish effective networking. Through its impactful activities, the organization has garnered significant goodwill, allowing it to represent Muslim women nationwide. FOMWAN frequently acts as a liaison between Muslim women and the Nigerian government, facilitating communication and engagement on various issues.⁵¹ FOMWAN extends its collaboration with the government at all levels, actively participating in networks with civil society organizations. This engagement spans various areas, including women's issues, health, social concerns, legal rights, good governance, and election

monitoring. Socially, the organization contributes to the Muslim community's social uplift through preaching and practicing Love, peace, care, and justice to the people.⁵²

FOMWAN commands widespread respect nationwide for its effective management of unity in diversity and the unwavering commitment of its members. The organization has actively engaged in civic education and election monitoring. Despite being a non-partisan organization, FOMWAN consistently empowers Muslim women to participate in governance actively.⁵³ FOMWAN's extensive network across the Federation serves as an excellent structure for reaching out to youths of diverse backgrounds. The organization utilizes platforms such as Youth Camps to engage and educate young individuals on topics ranging from religion, governance, leadership, and career guidance to skill acquisition and health matters.⁵⁴

4.6 Challenges

One of the foremost challenges confronting FOMWAN is the perennial issue of financial constraints. FOMWAN, an organization with the most access to international funds, has also complained about insufficient funds and the need to depend on others for survival.⁵⁵ Fluctuations in these funding sources can lead to financial instability, which, in turn, restricts the scope and impact of the organization's activities. The challenge of securing a stable and consistent funding source is an ever-present concern. So also, depending on these international funds sometimes cripples their project as some of the projects do not align with the visions of some of these organizations. Involvement with foreign donors sometimes diverts attention from *da'wah* projects and activities.⁵⁶ In addition, the wait time to get these foreign funds limits how far the intended projects can go.

Another challenge that FOMWAN grapples with is the low commitment and participation of its members. The organization's goal is to empower Muslim women and advocate for their

rights, but economic pressures often divert the attention of members away from personal financial survival. Consequently, punctuality and active involvement in FOMWAN's activities may suffer, thus hindering the effective implementation of the organization's programs.⁵⁷

A unique challenge within FOMWAN is a lack of cohesion among its members. The organization's strength lies in its collective effort, and a lack of cohesion can hinder cooperation and the pursuit of shared objectives. Differences in vision, goals, and interpersonal relationships sometimes result in internal discord that undermines the collective strength of the organization.⁵⁸ In addition, FOMWAN faces a peculiar challenge in the form of a perceived superiority complex among its members. Some individuals, often those with more significant economic resources or social influence, may exhibit a sense of superiority within the organization.⁵⁹ Moreover, a notable concern is the loss of members to other organizations. In search of more prominent roles or positions within alternative NGOs or groups, some members may leave FOMWAN, leading to a loss of expertise and institutional memory within the organization.⁶⁰

This can lead to disparities in the distribution of responsibilities and decision-making, which may not align with FOMWAN's commitment to equality and empowerment.⁶¹ Issues related to the sense of belonging are pertinent. Some members may struggle to fully identify with the organization's values and objectives, resulting in disengagement and a lack of commitment to its activities. This can hamper the overall effectiveness of FOMWAN in advocating for the rights and welfare of Muslim women.

Furthermore, Proper documentation and record-keeping are indispensable for any organization's smooth functioning. FOMWAN faces challenges in maintaining comprehensive records, which can affect its ability to consult historical information and data for reference and

decision-making, hindering the efficient management of its operations. This is majorly due to the lack of technological advancement within the organization.⁶²

Beyond these internal challenges, FOMWAN contends with external factors, including regulatory hurdles and changing government policies. These factors can significantly impact the organization's operations, funding sources, or registration status, adding to the complexity of its mission. FOMWAN's work also requires navigating the intricate religious and cultural dynamics present in Nigerian society. Balancing these dynamics with the organization's progressive goals can be challenging, as they shape the perceptions and expectations of FOMWAN's stakeholders.⁶³

Additionally, community engagement poses a challenge, particularly in rural or underserved areas. FOMWAN must overcome logistical challenges, language barriers, and the need for culturally sensitive approaches to effectively connect with local communities and advocate for the rights of Muslim women.⁶⁴

4.7 Way Forward

From a political perspective, FOMWAN, as an organization with vast international affiliations, should encourage more women to run for leadership positions across the nation. Encouraging women to run for leadership positions is a crucial step toward achieving gender equality and promoting diversity in the workplace. According to a research article published by the American Psychological Association, when more women are empowered to lead, everyone benefits.⁶⁵ The nation needs more women at the helm of political offices at all government, federal, state, and local government levels. This will help ensure that their members are advocating not only for the good of the association but also for the good of Nigeria. The organization should persist in providing comprehensive support to women aspirants and consistently communicate its stance on unpopular political decisions, especially those with the potential to cause hardships for women,

children, and all Nigerians. One of the most common challenges for FOMWAN is securing adequate funding. Overcoming this challenge involves diversifying its funding sources. FOMWAN can explore various funding sources, including government grants, international donors, corporate partnerships, and individual donations. Relying on a single funding source can be risky, so diversification ensures financial stability and sustainability. Diversification is a key strategy to ensure financial stability and sustainability.⁶⁶ To effectively address these challenges, FOMWAN must invest in additional capacity building. This means providing training and development opportunities for staff and volunteers. Training can cover various areas, including project management, fundraising, advocacy, and communication. A well-equipped team is more likely to tackle challenges successfully. Maintaining high levels of transparency and accountability is essential for building trust with donors and stakeholders. NGOs, such as FOWMAN, should ensure that their financial and operational processes are transparent and that they are accountable for their actions. This not only enhances credibility but also helps in attracting more funding and support.⁶⁷

Advocating for the proper upbringing of children by providing education to expecting parents and supporting guardians in raising responsible and law-abiding children is essential for fostering a more peaceful and harmonious society. Furthermore, FOMWAN should expand its engagement with other Islamic societies and their women's wing in their international relations, as well as its association with the UN and other international organizations. This will help the other organizations secure more funding sources for their required programs and reach more people in rural areas with little or no access to civilization. Such outreach will help to empower the women in these areas whose voices are often not heard or seen.⁶⁸

4.8 Nasru-Lahil-Fatih Society of Nigeria (NASFAT)

Nasru-Lahil-Fatih Society of Nigeria (NASFAT) was established on December 28, 1995, to address the spiritual and practical needs of young, educated, and upwardly mobile Nigerian Muslims.⁶⁹ In this context, the term "spiritual" refers to issues that are non-pecuniary and non-material, requiring solutions through appeals to the supernatural.⁷⁰ NASFAT was founded by a group of retired bankers who saw the need to create a platform where Muslims could receive education, get economic support, and experience personal growth. The women's wing was formed the following year to create gender inclusion for Muslim women and girls.⁷¹

After NASFAT was created, the organization set a constitution to govern its activities. The aims and objectives of the society were drawn up and are stated as such:

1. To bridge the educational and spiritual gap between the elite and the Islamic scholars ('ULAMA'A) through the creation of a well-lubricated channel of communication to serve as a basis for effective interaction and exchange of ideas.
2. To create a conducive atmosphere for the unity of members irrespective of status, race, gender, or color and to strengthen the true Islamic spirit of brotherhood and absolute faith in Allah.
3. To facilitate access to sound Islamic and Western education by establishing libraries and educational institutions and also promoting scholarship and academic research by and for Muslims.
4. To promote and propagate the cause of Islam and make Muslims conscious by building mosques and teaching and educating members and society on Islamic ethics and values.
5. To promote and enhance members' health, economic well-being, and welfare by building hospitals and establishing and promoting businesses based on Islamic principles.

6. To assist the less privileged in Society irrespective of their religious beliefs, color, gender, or race and within the limits of the resources of the Society.
7. To promote policies and programs that will encourage beneficial relationships amongst members of the Society in particular, other Islamic organizations, and humanity in general.
8. To reproduce the Holy Qur'an and produce other Islamic materials and literature in print and multimedia forms.
9. To support all meaningful and legally accepted activities for the advancement of Islam in Nigeria and worldwide.
10. To undertake other activities which are beneficial to humanity.⁷²

Since the inception of NASFAT, they have worked towards achieving these aims and objectives through the various committees they have created to carry out efficient work of the projects they have created. NASFAT has also contributed immensely to Nigeria's educational, social, and economic development.⁷³

4.9 Contribution to Nigeria's socio-economic development

NASFAT, just like Ansar-ud-deen, has created schools from nursery schools to secondary schools and universities in over twenty-six states across the country.⁷⁴ In addition to its educational resources, NASFAT has established Fountain University, a private university that commenced academic activities in the 2007/2008 session.⁷⁵ It envisioned establishing a university capable of competing with distinguished universities funded by Christian missionary groups. The university, located in Osogbo, Osun State, has recently obtained accreditation from the Nigerian government.⁷⁶ NASFAT has also created educational scholarship funds through their zakat funds

to help children of the less privileged who cannot pay for education. The Zakat Fund assists indigent Muslim students across primary, secondary, and tertiary educational institutions.⁷⁷

NASFAT has also invested in economic empowerment and development for its members and the Nigerian community at large. The NASFAT secretariat actively secures employment opportunities for unemployed Muslims by leveraging the networking capabilities of its members with various companies. This program provides soft loans as well to members who are involved in small-scale industries. The Cooperative Society within the group also facilitates financing for genuine Local Purchase Orders (LPOs) as part of its scheme. The group runs as a zero-interest cooperative group with over fifty-five thousand depositors/members.⁷⁸

Through its subsidiaries, NASFAT has created a community bank that serves its members and other people in Nigeria. The Tafsan Community Bank is based on Islamic banking principles and runs an interest-free banking scheme. The aim is to provide ethical investment opportunities for job and wealth creation while providing Islamic investment opportunities in Nigeria for Muslims and non-Muslims.⁷⁹ Additionally, NASFAT has established Tafsan Beverages Limited, a beverage company producing a malt drink called 'Nasmalt.' This initiative aims to generate more employment opportunities for Muslims and contribute to the financing of Da'wah activities.⁸⁰

In the social sphere, NASFAT has initiated a travel agency called Tafsan Travel and Tours, which specializes in arranging travel for pilgrimages. This not only offers potentially profitable services with a religious focus but also serves the general public,⁸¹ it facilitates the participation of many Nigerian Muslims in the Hajj pilgrimage each year. It also helps Christians and Jews who may be interested in traveling to Jerusalem or Israel to perform pilgrimage.⁸² Central to NASFAT's business plans is a sophisticated marketing strategy, transforming it into a recognized brand in the crowded religious and media landscapes of southwestern Nigeria.⁸³ In recent years, NASFAT's

branding and extensive marketing efforts have played a crucial role in its success, gaining public recognition and enabling significant contributions to Nigeria's socioeconomic development.⁸⁴

NASFAT has further initiated the NASFAT International Relief Fund Foundation to provide relief for the less privileged. This relief comes from financial aid used solely for health-related issues. Through this foundation, they have created easy access to healthcare for the less privileged and people at the grassroots level to enjoy free healthcare.⁸⁵ This foundation is funded through international organizations like the U.A.E. Aids and the Belinda Gates Foundation. They also seek funding from the United Nations to carry out these efforts further.⁸⁶

Beyond NASFAT's efforts in supporting women and socio-economic development, the NASFAT Cares team is committed to assisting young girls in the field of technology.⁸⁷ NASFAT Cares is pivotal in advancing community development, empowerment, and overall well-being. With a localized and community-centric strategy, we serve as a crucial force in addressing the varied needs of our communities. They tailored their services and programs to meet the specific requirements of our community, ensuring that interventions are both relevant and impactful.⁸⁸ Operating at the grassroots level allows us to directly and immediately influence positive change within our local communities. Presently, NASFAT Cares is actively engaged in ongoing welfare services and training initiatives, focusing on empowering Muslim women. Furthermore, we are gearing up to launch a women's cybersecurity training program starting in December 2023.⁸⁹ Additionally, an Enterprise Resource Planning Training is scheduled for March 2024. These initiatives underscore our commitment to providing timely and targeted support for the holistic development of our community.⁹⁰

4.10 Specific Contributions to the SDGs

In achieving these goals and contributing to Nigeria's socio-economic development, NASFAT, just like the other NGOs, has contributed significantly to promoting and implementing the United Nations Sustainable Development Goals.⁹¹ The major SDGs that NASFAT has focused on are extreme poverty (SDG1), health (SDG3), education (SDG4), and gender equality (SDG5), education, gender equality, health, and poverty eradication.⁹² NASFAT has made access to quality education relatively easy, especially in underserved and marginalized communities. This includes establishing and supporting schools, literacy programs, and scholarship opportunities for disadvantaged students.⁹³

The organization also prioritizes initiatives that aim to bridge the gender gap in education. Encouraging girls' enrollment and retention in schools, providing gender-sensitive curricula, and addressing barriers to girls' education can contribute to SDG 4.⁹⁴ In the modern era, digital literacy and access to technology are crucial for education. NASFAT is also working to provide digital resources and connectivity to enhance access to educational materials and online learning platforms.⁹⁵ Not only did NASFAT provide formal education but also vocational and informal training to its members to help individuals acquire practical skills that can enhance their employability and contribute to lifelong learning, in alignment with SDG 4 objectives.⁹⁶

In addition to promoting quality education, NASFAT has contributed significantly to gender equality by promoting equal access to healthcare. NASFAT's women's wing actively engages in women's empowerment programs, including leadership training, skill development, and economic empowerment initiatives.⁹⁷ These efforts promote gender equality and women's participation in decision-making. NASFAT has conducted gender sensitization workshops and campaigns within communities to raise awareness about gender issues, stereotypes, and

discrimination, contributing to advancing SDG 5's objectives.⁹⁸ By raising awareness about gender issues, stereotypes, and discrimination within communities, NASFAT contributes significantly to breaking down barriers and biases, fostering an environment where women and girls can participate fully in decision-making processes, access equal opportunities, and live a life free from gender-based violence. These efforts align with SDG 5's aim to ensure women's rights, eliminate gender disparities, and empower women and girls, fostering a more inclusive and equitable society for all.

Sustainable Development Goal 3 (SDG 3) aims to ensure healthy lives and promote well-being for all ages. NASFAT's comprehensive healthcare initiatives, which include medical camps, health education, vaccination programs, mental health awareness promotion, counseling services, and maternal and child health programs, align perfectly with the objectives of SDG 3.⁹⁹ By providing healthcare services to underserved communities, NASFAT contributes to the goal of ensuring universal access to essential healthcare services, including prevention, treatment, and promotion of mental health. Their focus on maternal and child health programs, encompassing prenatal care, safe childbirth practices, and nutrition initiatives, directly supports SDG 3's targets to reduce maternal mortality, ensure safe childbirth, and enhance child health.¹⁰⁰

Furthermore, NASFAT's emphasis on mental health awareness and counseling services is critical in addressing the often neglected aspect of healthcare. Mental health is an integral part of overall well-being, and by promoting mental health awareness and providing counseling support, NASFAT actively contributes to creating a society where mental health issues are acknowledged, addressed, and treated, aligning with SDG 3's aim to ensure mental health and well-being for all. Through these efforts, NASFAT significantly advances the goals outlined in SDG 3, fostering

healthier communities, and improving the overall quality of life for individuals, families, and societies.¹⁰¹

4.11 Challenges

NASFAT's mission of promoting socio-economic development in Nigeria is commendable, but it faces various challenges, including resource constraints, infrastructure limitations, cultural sensitivities, and security concerns.¹⁰² Additionally, the women's wing of NASFAT faces specific gender-related challenges, such as gender inequality, limited access to education, participation barriers, and socioeconomic obstacles.¹⁰³ According to a research article by **UN Women**, gender inequality is a significant barrier to women's empowerment and sustainable development.¹⁰⁴

One of the primary challenges NASFAT faces is limited financial and material resources. Socioeconomic development initiatives often require substantial financial investments, which may strain the organization's funds.¹⁰⁵ This limitation can hinder the implementation of projects aimed at poverty alleviation, education, healthcare, and infrastructure development. The major sources of generating funds for this As-salat are mostly through Fisebillahi by the members, contributions, and donations from friends and well-wishers.¹⁰⁶

In addition to financial challenges, NASFAT also faces limited access to infrastructure and accessibility to rural areas. In many parts of Nigeria, especially rural areas, inadequate infrastructure poses a significant challenge to socioeconomic development efforts. Poor road networks, limited access to electricity, and inadequate healthcare facilities hinder NASFAT's ability to reach and impact the communities in need. Transportation difficulties can also impede the delivery of services and resources.¹⁰⁷

Cultural, religious, and security concerns are also among the major problems that the organization faces. Nigeria is a diverse country with various ethnic groups and religious beliefs.

NASFAT's efforts to promote socioeconomic development must be sensitive to these cultural and religious differences.¹⁰⁸ Resistance or skepticism from some communities can arise due to concerns about the potential influence of Islamic teachings on non-Muslims, leading to challenges in gaining trust and acceptance. Nigeria faces myriad security challenges, including insurgency and ethnic conflicts in certain regions.¹⁰⁹ These security issues can disrupt NASFAT's operations and impact its ability to provide socio-economic development assistance in affected areas. Security concerns also affect the safety of volunteers and beneficiaries.¹¹⁰

Nigeria has experienced periods of political instability and uncertainty, which can disrupt the continuity of development projects. Changes in government policies or priorities can impact the organization's initiatives and funding sources.¹¹¹ So also, Corruption and bureaucratic hurdles can hinder the efficient implementation of development projects. Obtaining permits, licenses, and approvals can be time-consuming and costly, diverting resources away from the intended beneficiaries.¹¹²

Furthermore, due to the large marginalization of women in the rural areas in Nigeria, the women's wing of NASFAT faces a series of issues, including gender inequality, limited access to education, healthcare, and many others.¹¹³ Gender inequality is a pervasive issue in Nigeria. NASFAT's women's wing faces the challenge of advocating for women's rights and empowerment while respecting traditional gender roles and expectations within the society.¹¹⁴ The women's wing of NASFAT will need to overcome cultural barriers and promote financial literacy and entrepreneurship among women to help them become economically self-sufficient.

4.12 Way Forward

Overcoming the challenges NASFAT faces in promoting socio-economic development in Nigeria requires a multi-pronged approach. The organization should focus on resource mobilization,

infrastructure development, cultural sensitivity, and security measures.¹¹⁵ NASFAT's women's wing should prioritize gender sensitization, education promotion, advocacy, and economic empowerment for women. Through these strategic initiatives and collaborations with local communities and stakeholders, NASFAT can effectively address its challenges and continue its mission of positively impacting Nigeria's socioeconomic development.

To address financial problems and constraints, NASFAT should implement strategies to mobilize funds from various sources. This can include expanding its network of donors, seeking partnerships with governmental and non-governmental organizations, and exploring grant opportunities. Additionally, diversifying income streams by engaging in income-generating projects can help secure a stable financial base for the organization.¹¹⁶ NASFAT can work with relevant stakeholders, including local governments and development agencies, to address infrastructure challenges. Collaboration on road construction, electrification projects, and healthcare facility upgrades can significantly improve access to needy communities.¹¹⁷ Leveraging remote outreach and service delivery technology can also help bridge infrastructure gaps. NASFAT should invest in community engagement and outreach programs. Cultural sensitivity training for its volunteers can help navigate diverse cultural and religious landscapes. Building trust through dialogue and cooperation with community leaders and elders can mitigate resistance and skepticism and promote the acceptance of NASFAT's initiatives.¹¹⁸

NASFAT's women's wing should prioritize gender sensitization programs to address gender inequality issues. These programs can target both women and men in communities, promoting awareness of gender rights and roles. Empowerment initiatives, such as vocational training and leadership development programs, can equip women with the skills and confidence to participate in socio-economic activities. NASFAT's women's wing should actively engage with communities

to advocate for women's rights and opportunities. Community meetings, workshops, and awareness campaigns can foster an environment where women's participation in decision-making processes is encouraged and supported.¹¹⁹

To address economic barriers, NASFAT's women's wing can provide microfinance opportunities, access to credit, and entrepreneurship training.¹²⁰ Encouraging women to start small businesses and income-generating activities can enhance their economic independence and improve their overall well-being. To improve access to education for girls and women, NASFAT's women's wing can collaborate with local schools and educational institutions. Scholarships, mentorship programs, and awareness campaigns can encourage families to prioritize girls' education.

4.13 Conclusion

In conclusion, the Federation of Muslim Women's Associations in Nigeria (FOMWAN) has emerged as a pivotal force in the pursuit of empowerment and socio-economic development in Nigeria. Since its establishment in 1985, FOMWAN has grown exponentially, becoming a platform for Muslim women's voices and advocacy in Nigeria. The organization's faith-based objectives, commitment to education, and the promotion of Islamic teachings have driven its contributions to Nigerian society.

FOMWAN's impressive track record encompasses advancements in education, women's and girls' rights, healthcare, and the support of marginalized communities. It has played a significant role in bridging gaps and fostering unity among Muslim women, making them more active and vocal in various spheres. Despite its remarkable contributions, FOMWAN faces internal and external challenges, including financial constraints, low member commitment, and the need for more funding sources. As it moves forward, diversifying funding, investing in capacity

building, and enhancing transparency will be critical to overcoming these challenges. FOMWAN's journey is one of faith, social responsibility, and empowerment, and its continued commitment to the betterment of Nigerian society is commendable.

Nasru-Lahil-Fatih Society of Nigeria (NASFAT) has also embarked on a commendable mission to promote socio-economic development and improve the well-being of Nigerian communities. Despite facing numerous challenges, including resource constraints, infrastructure limitations, cultural sensitivities, and security concerns, NASFAT has demonstrated resilience and determination in advancing its objectives. The organization's commitment to addressing the United Nations Sustainable Development Goals (SDGs) - particularly in the areas of education, gender equality, health, and poverty eradication - is noteworthy. By providing access to quality education, promoting gender equality and women's empowerment, offering vital healthcare services, and implementing poverty alleviation initiatives, NASFAT has been instrumental in bringing about positive change in the lives of many Nigerians.

The way forward for NASFAT, and other organizations like it, involves a multi-faceted approach, including resource mobilization, infrastructure development, cultural sensitivity, and security measures. These organizations should continue efforts to diversify funding sources, forge strategic partnerships, and engage in income-generating activities to ensure financial stability. Collaborating with local stakeholders to address infrastructure challenges, enhancing cultural sensitivity through training, and actively engaging with communities are vital steps in overcoming obstacles. For women's issues, prioritizing gender sensitization programs, economic empowerment, and education initiatives for women can break down gender barriers and foster a more inclusive society. With determination and the support of dedicated members, these NGOs can be well-positioned to continue their impactful journey toward promoting socio-economic

development and women's empowerment in Nigeria, while contributing to the realization of the SDGs.

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CHAPTER FIVE: CONCLUSION

5.1 Summary of Findings

My primary research question focused on understanding the role of Muslim women in Nigeria's socio-economic development through their active involvement in non-governmental organizations (NGOs). The research explored the Muslim women's nuanced and multifaceted engagement within selected organizations: NASFAT, FOMWAN, ANSAR-UD-DEEN, and NAWAR-UD-DEEN. The research findings indicate that Muslim women assume leadership roles and actively shape the organizational landscape beyond serving as project implementers. Their involvement extends beyond token representation, highlighting a commitment to holistic community-centric development. The findings underscore that Muslim women are not passive beneficiaries but active architects of change, bringing a comprehensive approach to socio-economic development.

In the critical realm of extreme poverty, the active involvement of Muslim women in women-led NGOs has become a beacon of hope, leading to the establishment of sustainable income-generating projects. These initiatives, meticulously guided by the visionaries within these selected organizations, represent a departure from conventional aid-dependency models. Muslim women have not only been instrumental in steering micro-enterprises and vocational training programs but have also championed entrepreneurial empowerment, ensuring that women acquire skills beyond mere sustenance, transforming them into drivers of local economic development. As a result, these projects provide immediate relief and instill a sense of economic resilience within communities, reducing dependency on external aid and fostering a sustainable economic landscape that aligns with the broader goals of SDG1.

Foremost among the achievements facilitated by women-led NGOs is the transformative impact on the education sector, where literacy programs orchestrated by Muslim women emerge as powerful instruments of empowerment for both women and girls. These programs go beyond traditional educational initiatives, adopting a multifaceted approach that addresses socio-economic barriers hindering access to education. Muslim women, at the helm of these initiatives within these organizations, strategically tailor literacy programs to the unique needs and cultural nuances of their communities. Through a combination of formal and informal education, these programs not only enhance basic literacy skills but also incorporate practical knowledge tailored to local contexts, promoting a more holistic understanding of education. Notably, the emphasis on female education breaks down longstanding gender barriers, challenging societal norms that may have restricted educational opportunities for women and girls. This multifaceted approach not only elevates educational outcomes but also acts as a potent tool in breaking the cycle of poverty. By empowering women and girls with education, these initiatives directly align with the objectives of SDG4, contributing substantially to the broader global vision of ensuring inclusive and equitable quality education for all. In essence, the education programs led by Muslim women within these NGOs serve as transformative vehicles, fostering literacy, empowerment, autonomy, and a pathway toward sustainable socio-economic development.

Additionally, the endeavors in gender equality spearheaded by Muslim women through these women-led NGOs stand as powerful agents of change, boldly challenging deeply ingrained traditional norms and propelling communities toward a more inclusive society. These initiatives, orchestrated within these organizations, transcend mere rhetoric, actively dismantling barriers perpetuating gender disparities for generations. Through targeted awareness campaigns, advocacy efforts, and community engagement, Muslim women are advocating for equality and actively

reshaping societal perceptions and structures. By fostering a more inclusive society, these gender equality initiatives contribute substantively to the broader SDG5 goal, which seeks to achieve gender equality and empower all women and girls.

Muslim women-led initiatives have played a pivotal role in drastically improving healthcare access within their communities. Through targeted awareness campaigns and the establishment of community clinics, these organizations have addressed immediate health needs and made significant strides in maternal and child health, aligning seamlessly with the objectives of SDG 3. The tangible outcomes include improved health indicators, reduced maternal mortality rates, and increased access to essential healthcare services.

My secondary research question delved into the successful strategies employed by the four selected NGOs in empowering Muslim women and identified potential areas for improvement. The comprehensive findings detailed the specific initiatives, awareness campaigns, and community engagement efforts that led to the successful outcomes observed in extreme poverty, health, education, and gender equality. These insights provide a foundation for understanding effective strategies while indicating areas where further refinement and enhancement may benefit ongoing and future initiatives.

In summary, the research demonstrated the remarkable ability of women-led faith-based NGOs to translate strategies into tangible, transformative changes within their communities. This paradigm shift firmly established Muslim women as active participants and architects shaping their development trajectory, embodying the ethos that sustainable progress hinges on the empowerment and equal participation of all members of society, irrespective of gender.

5.2 Conclusion

In essence, the synthesis of key findings underscores the transformative role played by Muslim women within NASFAT, FOMWAN, ANSAR-UD-DEEN, and NAWAR-UD-DEEN, transcending the conventional notion of project implementers to position them as pivotal agents in fostering societal transformation. The unequivocal evidence establishes a strong link between their active participation and the tangible advancement of Sustainable Development Goals (SDGs) related to extreme poverty, health, education, and gender equality. These women, far from being confined to the immediate outcomes of their initiatives, create a ripple effect that resonates throughout communities, embodying the holistic nature of sustainable development.

Their contributions extend beyond mere goal-oriented endeavors, addressing the root causes of socio-economic challenges in Nigeria. This aligns seamlessly with the global vision of sustainable and equitable development, emphasizing the interconnectedness of their efforts with the broader objectives of the SDGs. The Muslim women within these NGOs exemplify the principles of "leaving no one behind," actively contributing to the achievement of multiple SDGs simultaneously. It becomes evident that their endeavors go beyond the singular pursuit of specific goals; they contribute to a comprehensive and integrated approach to sustainable development.

The depth of the study's contribution lies not just in uncovering the surface realities but in delving into the intricate motivations, formidable challenges, and resounding successes characterizing Muslim women-led initiatives. The narrative that unfolds through this exploration is one of resilience, empowerment, and transformative impact. It sheds light on the multifaceted nature of these initiatives, emphasizing that they are not isolated endeavors but integral components in the broader SDG framework. This study serves as more than a mere research endeavor; it stands as a clarion call, resonating far beyond the confines of academic discourse.

The transformative power of women-led NGOs, particularly those championed by Muslim women, is emphasized as a force that shapes communities and fosters sustainable progress. The research unveils narratives of lives transformed, communities empowered, and societal norms challenged. The conclusion, therefore, is not just a summation but a call to action. It urges stakeholders, policymakers, and communities alike to recognize and harness the latent potential within these initiatives. It is a call for continued support, financial and otherwise, recognizing that sustainable development is contingent upon the active involvement of Muslim women. This call to action is grounded in the understanding that recognizing and uplifting the role of Muslim women in socio-economic development is not just a matter of equity but a strategic imperative for achieving broader development goals. In essence, the conclusion is an impassioned plea for collective commitment to amplify the voices and impact of these women-led initiatives, ensuring they are acknowledged and fully integrated into the larger narrative and strategies aimed at propelling Nigeria towards a future of sustainable and inclusive development.

5.3 Recommendations

Considering the research findings, I offer strategic recommendations to faith-based women-led NGOs in Nigeria, aiming to empower Muslim women and address socio-economic challenges. To enhance their effectiveness, these NGOs should prioritize establishing collaborative platforms. Structured mechanisms facilitating meaningful engagement between NGOs, governmental bodies, and local communities are crucial. This involves organizing regular joint planning sessions, ongoing dialogues, and promoting the sharing of resources. These forums create a space for exchanging ideas and experiences, fostering synergy in addressing socio-economic challenges. Through these collaborative efforts, a collective vision can be forged, ensuring that interventions

holistically address the nuanced needs of communities and create a more robust foundation for sustainable progress.

Tailored training programs are also recommended as a critical avenue for empowering Muslim women within the development sector. The curriculum of these initiatives should extend beyond traditional technical skills to encompass a comprehensive approach, fostering leadership, cultural competency, and community engagement skills. Workshops become transformative spaces, equipping women not only to navigate technical intricacies but also to assume leadership roles within their communities. By addressing the unique challenges faced by Muslim women, these capacity-building initiatives contribute to their empowerment on multiple fronts, creating a cadre of leaders capable of steering development efforts with cultural sensitivity and community resonance.

In confronting the challenges encountered by Muslim women, a crucial aspect for faith-based women-led NGOs involves embedding cultural sensitivity training in the design and implementation of all development programs. This strategic approach aims to heighten the awareness of project staff regarding the cultural nuances within the communities they serve. By fostering an understanding of local customs, traditions, and norms, initiatives can be adapted accordingly, ensuring seamless alignment with the values and needs of the target population. This tailored approach not only enhances the effectiveness of interventions but also fosters a deeper connection between development initiatives and the communities they aim to empower.

To advance the socio-economic standing of Muslim women, faith-based women-led NGOs are advised to actively engage in structured policy dialogues. These dialogues create a platform for collaborative policy-making, ensuring that the unique perspectives and needs of Muslim women are integrated into the broader policy framework. Advocacy efforts should extend beyond

individual NGOs to collectively address systemic barriers, advocating for policies that promote inclusivity in their formulation. This collective advocacy becomes a potent force for systemic change, challenging discriminatory policies and fostering an environment where the concerns of Muslim women are not only heard but actively incorporated into the fabric of socio-economic policies.

In conclusion, adopting these strategic recommendations can propel faith-based women-led NGOs toward greater effectiveness and impact in empowering Muslim women. By fostering collaboration, tailoring training initiatives, embedding cultural sensitivity, and actively participating in policy dialogues, these organizations can contribute significantly to building a more inclusive and equitable society in Nigeria.

5.4 Contribution to Knowledge

This study significantly augments existing knowledge by delving into the intricate dynamics of Muslim women's contributions to Nigeria's socio-economic development, particularly within the realm of NGO activities. By incorporating a meticulous blend of in-depth case studies and qualitative analyses, the research provides nuanced insights that transcend surface-level observations. The depth and richness of these case studies contribute to a more comprehensive understanding of the motivations, challenges, and successes inherent in Muslim women-led initiatives. This departure from a conventional narrative underscores the agency of Muslim women, spotlighting their pivotal role in advancing sustainable development beyond mere statistical indicators.

One distinctive aspect of this research lies in its emphasis on the agency of Muslim women within development processes. By steering away from a passive portrayal, this research illuminates the active role these women play in shaping the trajectory of their communities. It challenges

preconceived notions and stereotypes, offering a more nuanced perspective that captures the dynamic nature of Muslim women's contributions to societal progress. This shift in focus is pivotal for recalibrating the discourse surrounding women's roles in development, advocating for a more inclusive and accurate representation of their multifaceted agency.

Proposing avenues for future research, the call for longitudinal studies aims to track the sustained effects of NGO interventions on the lives of Muslim women and subsequent generations. This forward-looking perspective is crucial for understanding the lasting impacts of women-led initiatives, transcending immediate outcomes to assess the enduring changes within communities. Longitudinal studies offer a nuanced lens through which researchers can gauge the evolution of socio-economic indicators, shedding light on the sustained empowerment and resilience cultivated through these initiatives.

The suggestion to explore the scalability of successful strategies across diverse cultural and geographical contexts adds a layer of complexity to the research landscape. Conducting comparative analyses will deepen our understanding of the applicability and adaptability of strategies employed by the selected NGOs. This extends beyond a one-size-fits-all approach, acknowledging the importance of cultural nuances in shaping the effectiveness of development initiatives. Such research would contribute valuable insights into the broader discourse on global development practices, emphasizing the need for context-specific strategies that resonate with the unique challenges and opportunities present in different regions.

In conclusion, this research not only expands the existing knowledge base but also advances a nuanced understanding of the intricate interplay between Muslim women, NGOs, and socio-economic development in Nigeria. By emphasizing agency, proposing avenues for future

research, and advocating for context-specific analyses, the study opens new vistas for exploration in the dynamic field of women-led initiatives and sustainable development.

5.5 Limitations

The selection of four NGOs, namely NASFAT, FOMWAN, ANSAR-UD-DEEN, and NAWAR-UD-DEEN, serves as both a strength and a limitation in this study. On the positive side, the in-depth case studies conducted on these organizations provide rich and detailed insights into Muslim women-led initiatives' motivations, challenges, and successes. However, it is crucial to acknowledge that these four NGOs might not comprehensively represent the full spectrum of Muslim women-led initiatives in Nigeria. The diversity within the Muslim community and the multitude of organizations operating in various capacities suggest that there could be a broader range of experiences and practices not captured within the scope of this study. Future research endeavors should consider a more expansive sampling approach to ensure a more representative understanding of the diverse landscape of Muslim women's contributions to socio-economic development in Nigeria.

A critical consideration in understanding the study's limitations lies in the acknowledgment of resource and time constraints. These constraints inevitably influenced the depth to which the case studies could be explored. While the chosen NGOs provided a robust foundation for analysis, resource limitations may have curtailed the ability to delve even further into the intricacies of each organization. However, it's important to view these constraints not only as limitations but also as opportunities for reflection. This introspection can guide future research endeavors in optimizing resource allocation, potentially involving a more extensive time frame for in-depth exploration and allowing for a more thorough investigation into the long-term effects of women-led initiatives on Muslim women and their communities.

The limitations outlined in this study provide valuable insights for shaping the trajectory of future investigations. Recognizing the need for a broader sampling approach and understanding the impact of resource and time constraints, researchers can refine methodologies to encompass a more diverse array of Muslim women-led initiatives. Future studies could explore collaborations with a wider spectrum of NGOs and employ strategies to overcome resource limitations, ensuring a more exhaustive examination of the nuanced dynamics at play. In essence, these limitations serve as guideposts for refining research methodologies, fostering a more inclusive and comprehensive understanding of the multifaceted contributions of Muslim women to Nigeria's socio-economic development.

5.6 Suggestions for Further Studies

As we navigate the intricate landscape of faith-based women-led NGOs and their pivotal role in empowering Muslim women in Nigeria, there is a compelling need for future research to unravel deeper dynamics and potential avenues for socio-economic development. This research also serves as a bedrock that proposes key areas for exploration, aiming to contribute to the evolving discourse on the transformative impact of these organizations.

One potential avenue for future research involves an in-depth investigation into the structures and mechanisms of collaborative platforms established by faith-based women-led NGOs. Examining the impact of these platforms on socio-economic development could provide valuable insights into successful models and the factors that contribute to their effectiveness. By understanding the nuances of collaborative endeavors, researchers can shed light on how these organizations forge a collective vision that holistically addresses the nuanced needs of communities.

Another promising area for research can entail a comprehensive evaluation of the long-term impact of tailored training programs on the empowerment of Muslim women. Beyond technical skills, researchers can explore how these programs contribute to the development of leadership, cultural competency, and sustained positive outcomes in the socio-economic standing of Muslim women. A longitudinal approach will enable measuring the enduring effects of such initiatives over time, providing a nuanced understanding of their lasting impact.

Integrating cultural sensitivity training in the design and implementation of development programs represents a critical dimension for exploration. Future research can delve into the effectiveness of tailored strategies in addressing cultural nuances within the communities served by faith-based women-led NGOs. Comparative analyses across different organizations can unveil variations in approaches and outcomes, offering insights into best practices that enhance the effectiveness of interventions.

An essential aspect for future research involves investigating the impact of structured policy dialogues and advocacy efforts on shaping socio-economic policies. Analyzing the outcomes of these dialogues in influencing policy formulation and implementation can provide a comprehensive understanding of their tangible effects. Researchers can explore how collective advocacy efforts, extending beyond individual NGOs, challenge discriminatory policies and foster an environment where the concerns of Muslim women are actively incorporated into the fabric of socio-economic policies.

In conclusion, the suggestions for future research offer exciting opportunities to expand our knowledge of faith-based women-led NGOs and their impact on empowering Muslim women in Nigeria. By delving into these research areas, scholars can contribute to academic discourse and

the practical strategies and approaches employed by organizations and policymakers committed to sustainable socio-economic development and gender equality in the Nigerian context.