



ISLAMIC EMPOWERMENT AT GRASSROOTS LEVEL IN NIGERIA: COMPREHENSIVE ANALYSIS OF TRENDS, AWARENESS, AND WAY FORWARD

Rauff, Saliu Adejare

Corresponding Author-rauf.saliu1789@fcesoyo.edu.ng +2348035665359

Department of Economics, Federal College of Education (Special), Oyo.

Abstract

This research examines Islamic empowerment in Nigeria, focusing on culturally relevant development models amidst socioeconomic crises. It argues that strategies must integrate Islamic principles such as social justice and economic equity to address pervasive poverty and regional inequality, especially in northern Muslim-majority areas. The analysis highlights a complex ecosystem of empowerment involving governmental, international, and non-governmental organisations. Government-led initiatives face challenges like corruption and disconnection from communities, while international aid often raises sustainability concerns. Conversely, Islamic faith-based organisations excel by offering culturally relevant interventions, such as Islamic microfinance. Key obstacles include a significant knowledge gap and lack of reliable data on Muslim beneficiaries. The study proposes a solution framework emphasising the strengthening of Islamic financial systems, enhancing local governance, and promoting educational reforms that marry Islamic and modern skills. It concludes that multi-stakeholder, culturally sensitive approaches are crucial for sustainable empowerment of Nigerian Muslims.

Keywords: Islamic Empowerment, Grassroots Development, Nigeria, Islamic Microfinance, Poverty Alleviation.

Introduction

The concept of Islamic empowerment goes beyond traditional development approaches

by integrating Islamic principles of social justice, economic equity, and communal responsibility through mechanisms like *Zakat* (obligatory alms-giving), *Sadaqah*

(voluntary charity), and *Qard* al-Hasan (benevolent loans). Given that Nigeria has a Muslim population of over 100 million, making it one of the largest Muslim communities in the world, the socio-economic development of this demographic remains inextricably linked to the stability and advancement of the country (Hassan, 2024). In addition to meeting practical socioeconomic needs at the most basic level of society, this holistic framework provides a culturally relevant approach to development that is consistent with the values and beliefs of the Muslim community.

Particularly in northern Nigeria, where poverty rates surpass 70% in certain states and educational attainment falls well short of national averages, the grassroots focus in this analysis recognises that meaningful development must reach the most marginalised and vulnerable segments of the Muslim population. Recent estimates show that the poverty concentration in the predominantly Muslim north of Nigeria is still very high, with 80–90% of the population living in states like Sokoto, Kebbi, and Katsina (Hassan, 2024). The need for focused empowerment strategies that take into account the regional and religious aspects of marginalisation in the Nigerian context is highlighted by the geographic aspect of poverty. Effective empowerment interventions are even more urgently needed in northern Nigeria due to the ongoing security issues, such as the Boko Haram insurgency and farmer-herder conflicts, which have worsened humanitarian crises and interrupted traditional economic activities.

Islamic social justice principles, which prioritise fair wealth distribution, upholding human dignity, and collective responsibility for the most vulnerable, serve as the conceptual underpinning for Islamic empowerment. "Islam was founded on the principle of love, trust, justice, equity, sharing, respect for one another, caring for the poor, and participatory governance," according to Akeugbagold (2025), a well-known Islamic scholar in Nigeria. Akeugbagold (2025) contends that Nigeria's growth and development have been hampered by the practical lack of these principles. With special attention to their implementation at the grassroots level, where the impact is most immediately felt by regular Muslims, this paper uses a multifaceted approach to analyse Islamic empowerment through three main sectors: governmental interventions, foreign assistance, and non-governmental organisations.

Trends of Empowerment in Nigeria

Local Muslim empowerment programmes in Nigeria have developed through a variety of avenues, each with unique goals, strategies, and degrees of success. From governmental entities and foreign partners to faith-based organisations and community groups, the diverse range of actors involved in development processes is reflected in the complex landscape of empowerment. In order to comprehend these trends, it is necessary to critically analyse the ways in which various sectors design, carry out, and maintain empowerment initiatives, paying close attention to how well they adhere to Islamic values and how easily they can

reach the most underserved Muslim communities. These sectors' dynamic interaction generates both synergy opportunities and coordination issues, duplication of effort, and occasional misalignment of priorities, which can limit overall effectiveness in addressing the complex nature of poverty and disempowerment.

Government-Led Empowerment Initiatives

The Nigerian government's strategy for grassroots empowerment has been marked by a patchwork of programmes that have reached Muslim communities with differing degrees of success. Throughout several administrations, the government has made an effort to combat poverty and economic marginalisation through a number of ministries, agencies, and special initiatives. "Lack of qualified politicians, excessive politicking at the local level, corruption, lack of community participation in the development process, misplaced priorities, poor revenue base of local government, and dearth of high skilled manpower, and lack of autonomy" are some of the major systemic issues that have limited the effectiveness of these interventions, according to a study that investigated empowerment programmes in Osun State from 2010 to 2020. The potential impact of government-led initiatives has continuously been weakened by these limitations, especially when it comes to reaching the most vulnerable Muslims at the local level (Sodiq, 2010).

Effective empowerment programming is particularly hampered by the structural flaws in Nigeria's local government structures. "Nigeria's 774 Local Government Areas (LGAs) are strategically positioned to directly impact service delivery in education, health, infrastructure, and social welfare," claims Agu (2025). However, a large number of these organisations continue to be among the most enigmatic and disengaged from the public. The implementation gap between policy intentions and actual results has been caused by this lack of local governance, where the government should be most accessible to average Muslims. Although, there is room for improvement given Nigeria's recent success in granting local government autonomy, yet grassroots empowerment through governmental channels is still hampered by the history of low public participation, inaccessible budgetary information, and a general lack of participatory structures.

Some encouraging advancements in governmental strategies have surfaced in spite of these obstacles. A cooperative model that makes use of institutional resources for economic empowerment at the grassroots level is the partnership between Sterling Bank and the Association of Market Women/Men, Youth and Farmers of Nigeria (AMWMF-WIN). Through features like "free account opening for all members, access to grants and Small and Medium-Sized Enterprises (SME) funds for farmers and trades, financial literacy and business support programmes, microloans and affordable financing for small businesses," this initiative seeks to empower "16 million

market women, men, youths, and farmers across all six geopolitical zones (Sodiq, 2010)." These public-private partnerships show a slow change in the government's strategy towards more cooperative models that could provide more sustainability and reach for Muslim beneficiaries at the local level.

Foreign Countries and International Organisations

International organisations and foreign embassies have been instrumental in providing funding and support for grassroots empowerment programmes for Muslims in Nigeria, frequently bridging crucial gaps caused by governmental restrictions. Through a variety of channels, such as direct embassy grants, collaborations with regional implementing organisations, and assistance for particular development sectors, these foreign actors supply resources. The United States Embassy in several African nations frequently provides small grants through its Ambassador's Special Self-Help Programmes, per studies on foreign embassy funding. The goal of this programme is to assist neighborhood-based initiatives that tackle regional needs like infrastructure development, healthcare, and education. Similar to this, the British High Commission's Small Grants Scheme provides funding for initiatives that support "human rights, governance, and economic development" and are in line with UK foreign policy goals (Sodiq, 2010). Muslim communities have benefited greatly from the community-driven development made possible by these international resources.

Grants from foreign embassies are strategically significant because they emphasise neighbourhood projects and community-based strategies that align with the ideals of Islamic empowerment. Smaller, more focused interventions frequently show a higher level of responsiveness to local needs and circumstances than larger government programmes, which may suffer from bureaucratic inefficiencies. According to research, "grants from foreign embassies have become an essential source of funding for grassroots NGOs in Africa." These grants are frequently intended to assist regional projects that tackle urgent environmental, social, and economic issues. Although the scale is still insufficient to match the magnitude of challenges, this funding approach has made it possible for Muslim communities to receive culturally sensitive interventions that respect Islamic principles while addressing practical development needs (Sodiq, 2010).

Reliance on foreign funding for Islamic empowerment raises sustainability concerns, as it may hinder the development of locally-owned, self-sustaining ecosystems necessary for lasting change. Additionally, foreign-funded projects often conflict with community priorities and Islamic principles. However, the technical capacity building associated with such funding can enhance grassroots empowerment, as evidenced by embassy grants that provide both financial and technical assistance, fostering skills in project management and advocacy, which contribute to the self-sufficiency of NGOs over time.

Non-Governmental Organisations (NGOs)

Non-governmental organizations (NGOs) in Nigeria are crucial for promoting Islamic empowerment at the grassroots level, utilising various methods such as microfinance, education, and advocacy. These organisations differ in scale, approach, and theological foundation, with some aligned with Islamic principles and others more secular. As government efforts face limitations, NGOs have significantly expanded their role to address the needs of Muslim communities, highlighting civil society's proactive response to development challenges.

Islamic faith-based organisations play a crucial role in the NGO sector by merging development expertise with religious credibility, particularly evident in the Al-Hayat Relief Foundation's work in Islamic microfinance in South-Western Nigeria. This initiative is vital as many Muslims reject

conventional interest-based financial services, addressing their financial exclusion and the need for capital in small enterprises. However, the study reveals that these services are significantly underutilised, with less than one million served by existing institutions out of an estimated forty million potential beneficiaries (Sodiq, 2010).

The functional diversity of NGO interventions for Muslim empowerment transcends microfinance, involving various development sectors in Nigeria. NGOs contribute to project management, poverty alleviation, health sector support, long-term development, infrastructure development, research, advocacy, information dissemination, training, and essential services. This holistic approach emphasises that economic interventions must be coupled with investments in health, education, infrastructure, and civic engagement, aligning with Islamic views on development that embrace both material and spiritual well-being (Sodiq, 2010).

Table 1: Comparative Analysis of Empowerment Sectors in Nigeria

Sector	Key Features	Strengths	Limitations
Government	Large-scale programmes; Public-private Partnerships	Potential for wide reach; Institutional resources	Corruption; Excessive politicking; Limited community participation
Foreign International	Embassy grants; Technical assistance; Community-driven projects	Responsive to local needs; Capacity building	Donor-driven priorities; Sustainability concerns; Limited scale

Sector	Key Features	Strengths	Limitations
NGOs	Faith-based and secular approaches; Microfinance; Multi-sectoral interventions	Cultural resonance; Flexibility; Community trust	Funding constraints; Limited coordination; Underserving need(Sodiq, 2010).

Level of Awareness and Muslim Beneficiaries Awareness of Empowerment Opportunities

The awareness gap regarding empowerment opportunities is a major barrier to effective Islamic empowerment at the grassroots level in Nigeria. Many programmes exist, but information about these initiatives often fails to reach Muslim beneficiaries, especially in rural and marginalised communities. Hassan (2024) highlights that limited awareness of rights and access to information contributes to this issue, which exacerbates poverty and disempowerment, particularly affecting women, youth, and people with disabilities within Muslim communities.

The awareness challenge in northern Nigeria involves various structural dimensions, including low literacy rates, limited media access, language barriers, and restrictive gender norms, particularly affecting women's mobility. A civil initiative in Bauchi State highlights significant marginalisation at the grassroots level, showing a lack of access to government resources and involvement in decision-making. Information reaching communities often fails to convey understanding of application procedures, eligibility criteria,

and the rights and responsibilities linked to empowerment programmes.

Digital disparities hinder awareness of empowerment programmes as the shift toward online applications excludes communities lacking technology access and digital skills. While urban Muslims can leverage online platforms, rural individuals face barriers due to unreliable internet. Initiatives to enhance transparency, such as developing a functional website for Gwagwalada Area Council, may not reach those without internet connectivity. Addressing this digital divide calls for strategies that integrate online and traditional communication methods, including mosque announcements and community outreach.

Quantification of Muslim Beneficiaries

The quantification of Muslim beneficiaries of empowerment programmes in Nigeria is severely lacking, with most initiatives not collecting disaggregated data by religion. This gap hinders the assessment of programmes effectiveness for Muslim communities. Existing data reveals a significant underservice, as evidenced by research indicating that Nigeria's microfinance institutions serve fewer than

one million people out of a potential forty million in need. A large portion of Nigeria's Muslim population is included in this underserved category, highlighting a substantial gap between their needs and available services.

The concentration of Nigerian Muslims in the impoverished northern regions highlights the need for focused data collection and analysis. Although specific statistics on Muslim beneficiaries are lacking, development disparities suggest unequal access to empowerment opportunities. The International Organisation for Migration (IOM) notes significant internal migration, especially from rural areas to urban centers like Lagos and the Federal Capital Territory (FCT), driven by the pursuit of better education, economic prospects, and living conditions. This trend indicates insufficient empowerment initiatives in predominantly Muslim northern states to mitigate regional inequalities.

Available data from targeted initiatives indicates the potential scale of Muslim beneficiaries in empowerment programmes. The partnership between the Association of Market Women/Men, Youth and Farmers of Nigeria and Sterling Bank aims to empower 16 million individuals, with many likely being Muslim due to demographic patterns in northern states. Additionally, the Al-Hayat Relief Foundation's Islamic microfinance programmes have effectively reached Muslims in South-Western Nigeria who prefer alternatives to conventional interest-based financial services. These instances demonstrate that culturally responsive programmes design can boost Muslim

participation, although comprehensive data remains limited (Vitus, 2025).

Solutions and Ways to Be Empowered

Based on the aforementioned causes and trends on empowerment of Muslim in Nigeria, the following solutions emerged:

Strengthening Islamic Financial Systems

The strategic expansion of Islamic financial systems in Nigeria offers a sustainable empowerment model for grassroots Muslims. Traditional microfinance institutions impose high-interest rates (36%-42%), conflicting with Islamic teachings on *riba*, thereby excluding many Muslims from financial services and perpetuating poverty. Islamic microfinance models, like those from the Al-Hayat Relief Foundation, provide compliant alternatives such as *Qard al-Hasan*, *Mudarabah*, and *Murabaha*, which avoid interest. To enhance these models, there is a need for capacity building, regulatory support, and awareness campaigns to improve understanding among clients and regulators.

The integration of *Zakat and Sadaqah* into formal empowerment strategies presents a significant opportunity for resource mobilization aligned with Islamic values. Scholars emphasize that *Zakat* can effectively address poverty and inequality. Currently, *Zakat* contributions are largely informal and fragmented, limiting their impact. By creating transparent *Zakat* institutions, resources could be pooled for collective benefits, enhancing funding for small businesses, vocational training, educational scholarships, and healthcare services for the Muslim underprivileged.

Digital financial inclusion that adheres to Islamic principles offers significant opportunities for enhancing access to financial services in Muslim communities. The collaboration between AMWMF-WIN and Sterling Bank exemplifies this potential, featuring initiatives like free account opening and access to grants for farmers and traders. By integrating digital banking with *Shari'ah*-compliant products, the approach aims to serve excluded Muslims at grassroots levels. The use of mobile banking and digital payment systems can align with Islamic prohibitions on interest and uncertainty, expanding service access while honoring religious tenets. Successful implementation necessitates collaboration among Islamic scholars, fintech innovators, and community organisations to ensure technical and religious compliance.

Enhancing Local Governance and Participation

The decentralisation of power and resources to local governments is essential for effective Islamic empowerment at the grassroots level. Governance advocates emphasise that genuine progress hinges on embedding principles of openness, accountability, and citizen engagement in local government institutions. Nigeria's recent grant of local government autonomy presents an opportunity to enhance governance responsiveness in Muslim communities. The *DEAN Initiative's* collaboration with the Abuja Municipal Area Council aims to make it Nigeria's first local government to join the Global OGP-Local program, highlighting the importance of

transparency and citizen participation. Such initiatives should be broadened in predominantly Muslim areas, ensuring that Islamic civil society organisations are included in governance discussions (Vitus, 2025).

Community-led development that engages Muslims in prioritising, designing, and implementing solutions can lead to culturally attuned and sustainable empowerment. The "Building Powerful Community Influencers" project in Bauchi State exemplifies this by working to empower grassroots individuals to advocate for their rights and well-being while promoting accountability and social justice. This model fosters community ownership of development initiatives, making them more relevant to local needs. In Muslim communities, such participatory strategies can effectively utilise religious structures by involving *Imams* and mosque committees, while maintaining a separation between religious and governmental roles.

The empowerment of women in Muslim communities necessitates a nuanced approach that respects Islamic values while enhancing economic and social opportunities. Targeted programmes, like those offering vocational skills for self-employment, have shown effectiveness by integrating gender norms and promoting agency. Moreover, participation in decision-making at various levels is crucial. A training initiative in Bauchi State highlighted the value of community engagement, with participants expressing a commitment to act and educate others for sustainable development. This blend of

knowledge, skills, and civic involvement is essential for sustained progress (Vitus, 2025).

Educational Reform and Knowledge Development

Integrated education models in Nigeria that merge Islamic knowledge with contemporary skills are essential for empowering Muslim communities. The divide between traditional Islamic and secular western education has led to educational disparities, particularly in northern Nigeria. Initiatives blending these traditions can equip young Muslims with both spiritual and practical skills. Organisations like Anwar-ul Islam exemplify this by integrating academic excellence with Islamic values. To expand such models, it's crucial to focus on curriculum development, teacher training, and community engagement to alleviate historical suspicions and highlight the synergy between Islamic and modern education (Vitus, 2025).

Vocational training tailored to market demands provides Muslims lacking formal education with a pathway to economic empowerment. The Foundation for Skills

Development aims to equip unemployed individuals with vocational and technical skills for self-employment. Incorporating Islamic business ethics enhances the training's relevance and economic value. Strengthening ties with employers and assessing market needs can further improve training programs. Specific sectors such as *Halal* food production, Islamic fashion, and *Shari'ah*-compliant tourism present promising opportunities that align with both religious values and economic potential.

Civic education that enhances understanding of governance and rights is vital for empowering Muslim communities, particularly in Bauchi State, where lack of awareness and access to information leads to marginalisation. Initiatives that train community members to bridge the gap with government institutions are crucial. Implementing this education through religious channels, such as mosque classes and sermons, can effectively convey messages about civic responsibilities within an Islamic framework, respecting traditions while promoting engagement with governmental systems to advocate for community needs.

Table 2: Comprehensive Solutions for Islamic Empowerment in Nigeria

Solution Area	Specific Strategies	Expected Outcomes	Key Actors
Islamic Financial Systems	Islamic microfinance expansion; <i>Zakat</i> systematisation; Digital financial inclusion	Increased financial inclusion; Religiously compliant capital; Reduced poverty	Islamic banks; NGOs; Religious leaders; Regulatory bodies

Solution Area	Specific Strategies	Expected Outcomes	Key Actors
Local Governance & Participation	Local government transparency; Community-led development; Women's empowerment	More responsive governance; Community ownership; Reduced marginalisation	Local governments; CSOs; Traditional & religious leaders; Community groups
Educational Reform	Integrated education models; Vocational training; Civic education	Improved employability; Business skills; Enhanced civic engagement	Educational institutions; NGOs; Government agencies; Religious organisations

Conclusion

The challenge of Islamic empowerment in Nigeria necessitates diverse solutions tackling structural barriers, resource constraints, and knowledge disparities, all while honoring the cultural context of Muslim communities. The study highlights the interconnected empowerment ecosystems shaped by governmental, international, and NGO efforts, indicating a lack of coordination that hinders potential synergies. The issues include governmental implementation gaps and sustainability concerns of foreign-funded projects, alongside the scaling challenges faced by NGOs, emphasising the need for integrated approaches that utilise the strengths of each sector while addressing their weaknesses.

The analysis emphasises that sustainable empowerment for Nigerian Muslims should integrate cultural resonance and systemic factors. Ignoring Islamic principles may lead to rejection, while solely focusing on

religion without addressing economic and political structures limits effectiveness. Utilising Islamic financial systems, such as *Zakat* collection and Islamic microfinance, can mobilize resources aligned with community values. Furthermore, educational models that fuse Islamic knowledge with modern skills and governance that promotes transparency while respecting traditions present viable pathways to empowerment, enhancing both socio-economic opportunities and religious identity.

The way forward involves coordinated efforts from various stakeholders. Nigerian Muslim communities should bolster internal resource mobilization and advocate for their rights within governance frameworks. Government actors must tackle implementation gaps in empowerment programmes by improving transparency, curbing corruption, and ensuring resources reach grassroots beneficiaries. International partners should emphasise sustainable, locally-driven initiatives that enhance capacity without fostering dependency,

aligning with Islamic principles. By employing collaborative and multi-sectoral strategies that exploit each stakeholder's strengths and mitigate their weaknesses, effective Islamic empowerment at the grassroots in Nigeria can become a tangible goal.

References

- Agu, B. C. (2025). *The power of local: Why open government must go grassroots in Nigeria*. LinkedIn. <https://www.linkedin.com/pulse/power-local-why-open-government-must-go-grassroots-nigeria-agu-ssugc>
- Akeugbagold, S. T. (2025). Islamic panacea to contemporary economic and social challenges in Nigeria. *ACAOSA 11th Annual Ramadan Lecture*. Independent Newspaper Nigeria. <https://independent.ng/ramadan-lecture-islamic-scholars-proffer-solutions-to-nigerias-socio-economic-challenges/>
- Association of Market Women/Men Youth and Farmers of Nigeria. (2025). *AMWMYF-WIN Nigerian's grassroot economy empowerment*. Nigeria Startup Act. <https://www.nigeriastartupact.ng/apply-amwmyf-win-nigerians-grassroot-economy-empowerment/>
- Hassan, M. C. (2024). Grassroot communities in Northern Nigeria facing significant marginalisation. *Tribune Online*. <https://tribuneonlineng.com/grassroot-communities-in-northern-nigeria-facing-significant-marginalisation/>
- Importance of NGOs in Nigeria. (2023). KnowNigeria. <https://knownigeria.ng/importance-of-ngos-in-nigeria/>
- List of 50 NGOs in Nigeria and their functions, activities, contacts. (2019). InfoGuide Nigeria. <https://infoguidenigeria.com/ngos-in-nigeria/>
- Sodiq, O.O. (2010). Islamic microfinance and poverty alleviation at grassroots in Southwestern Nigeria: A case of Al-Relief Foundation. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1673162
- Vitus, E. N. (2025). Grassroots developments and governmental interventions in Nigeria's Fourth Republic. *SSRN*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5112751
- Which foreign embassies provide grants for grassroots NGOs in Africa? (2024). Funds for NGOs. <https://www.fundsforngos.org/all-questions-answered/which-foreign-embassies-provide-grants-for-grassroots-ngos-in-africa/>