

FAITH-BASED RESOURCES AND DURABLE SOLUTIONS: ISLAMIC SOCIAL FINANCE AND THE PROTECTION OF INTERNALLY DISPLACED WOMEN AND CHILDREN IN BORNO STATE, NIGERIA

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Abstract

The Boko Haram insurgency has generated one of sub-Saharan Africa's most protracted internal displacement crises, with approximately 2.2 million persons remaining displaced across the Lake Chad Basin as of late 2024. Women and children constitute over seventy percent of registered internally displaced person (IDP) households in Borno State, Nigeria, yet the potential of Islamic social finance, principally zakat, waqf, and sadaqah, to complement formal humanitarian durable solutions frameworks for this population remains empirically undocumented and theoretically underexplored. This study examines: (1) the primary protection and service needs of displaced women and children in Borno State; (2) the current coverage, governance, and gendered reach of Islamic social finance instruments; and (3) the conditions under which faith-based resources can be effectively integrated into gender-sensitive durable solutions programming. A mixed-methods convergent parallel design was employed, combining a structured survey of 233 internally displaced women and primary caregivers across camp, camp-like, and host-community settings in Maiduguri Metropolitan Council and two adjacent local government areas, with 18 key informant interviews and 6 focus group discussions. Quantitative data were analysed using descriptive statistics, chi-square tests with Cramér's V, and binary logistic regression. Qualitative data underwent thematic analysis following Braun and Clarke's six-phase protocol, with inter-coder reliability verified at Cohen's Kappa = 0.78. Shelter inadequacy (70.0%), limited healthcare access (61.4%), and near-absent psychosocial support (80.7% unserved) characterised the sample. Islamic charitable assistance reached 51.5% of respondents, but receipt was significantly associated with displacement setting ($\chi^2 = 14.37$, $p = .001$; Cramér's V = 0.249), with camp residents substantially more likely to benefit than host-community women. Over 72% of the sample remained displaced; dissatisfaction with resettlement services was highest (88.0%) among those who experienced forced relocation. Qualitative findings identified religious legitimacy, social selectivity, structural relief-rehabilitation gaps, and women's informal adaptive strategies as four principal themes. Islamic social finance constitutes a meaningful, culturally legitimate, and measurably impactful, though structurally insufficient and inequitably distributed, resource for displaced women in Borno State. Durable solutions programming requires formal coordination between Islamic charitable actors and humanitarian clusters, transparent gender-responsive targeting criteria, waqf-funded livelihood infrastructure, and shared monitoring systems. These

reforms are feasible and are supported by policy precedents from Somalia, Bangladesh, and Pakistan.

Keywords: *internally displaced persons; Islamic social finance; durable solutions; gender and displacement; Borno State*

Introduction

The humanitarian crisis generated by the Boko Haram insurgency in northeastern Nigeria constitutes one of the most protracted and severe displacement emergencies on the African continent. Since the insurgency escalated in 2009, successive waves of mass displacement have uprooted millions of civilians across Borno, Adamawa, and Yobe states. According to the Internal Displacement Monitoring Centre's Global Report on Internal Displacement (2024), Nigeria ranked among the ten countries with the highest numbers of new internal displacements globally, with the northeast accounting for the overwhelming majority of conflict-induced cases. As of late 2024, the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) estimated that approximately 2.2 million people remained internally displaced across the Lake Chad Basin, with Borno State hosting the largest concentration of internally displaced persons (IDPs) in the country. Women and children constitute the majority of this displaced population, in many camp settings, they account for more than seventy percent of registered IDP households, and they bear a disproportionate burden of displacement-related deprivation, including food insecurity, disrupted healthcare, gender-based violence, and the erosion of livelihood assets.

The post-2024 period has witnessed accelerating pressure on humanitarian actors and state authorities to transition from emergency relief toward durable solutions, encompassing voluntary return, local integration, and secondary relocation within Nigeria. The Nigerian government, working through the State Emergency Management Agency (SEMA) of Borno State, has pursued a camp consolidation and closure agenda, motivated in part by fiscal pressures and, in part, by political imperatives to signal the restoration of normalcy in the region. A report published by the Norwegian Institute of International Affairs (NUPI) in early 2025 documented the contested nature of these returns, noting that significant proportions of displaced persons were returning to communities that lacked adequate security guarantees, functional health infrastructure, and viable livelihood opportunities. The Human Rights Watch and UNHCR field assessments from the same period drew attention to what practitioners term "premature durable solutions" — resettlement processes initiated without the preconditions necessary to sustain voluntary, safe, and dignified return.

Against this backdrop, Islamic social finance mechanisms — principally zakat (obligatory almsgiving), waqf (endowment), and sadaqah (voluntary charity) — have emerged with increasing visibility as potential resources for bridging the gap between emergency humanitarian response and long-term rehabilitation. Globally, the UNHCR Refugee Zakat Fund, established in partnership with the Islamic Development Bank (IsDB) and multiple national zakat authorities, has mobilised hundreds of millions of dollars for displaced Muslim populations since 2019.

Regional Islamic finance institutions and mosque-based relief networks in northeastern Nigeria have similarly served as informal safety nets for IDP households, particularly during Ramadan distributions and crisis periods when formal humanitarian pipelines are constrained. Scholars such as Mohieldin and Rostom (2015) and Haneef et al. (2015) have identified Islamic social finance as a structurally underutilised instrument in humanitarian and development financing, one that could complement conventional funding streams while enjoying unique cultural legitimacy among Muslim beneficiary communities.

Despite these developments, the integration of Islamic social finance into formal durable solutions frameworks for IDPs in Borno State remains underdeveloped, poorly documented, and theoretically under-examined. Existing humanitarian literature has produced robust evidence on the protection needs of displaced women and children in the Lake Chad Basin, and a growing body of Islamic finance scholarship has examined zakat and waqf as development finance instruments in Muslim-majority economies. However, a critical gap persists at their intersection: there is no empirical study that systematically examines how Islamic charitable mechanisms are being deployed in Borno's displacement context, whether they are reaching the most vulnerable women-headed households, how they articulate with formal humanitarian coordination systems, and what governance reforms are necessary for them to contribute meaningfully to gendered durable solutions. This study is designed to fill that gap.

The study is guided by three primary research objectives:

1. To assess the primary protection and service needs of internally displaced women and children in Borno State, with particular attention to shelter, healthcare, psychosocial support, and livelihoods.
2. To evaluate the extent to which Islamic social finance instruments — including zakat, waqf, sadaqah, and mosque-led relief — are currently reaching displaced women and children in Borno State, and to identify the structural barriers that limit coverage, transparency, and accountability.
3. To develop evidence-based policy recommendations for the gender-sensitive integration of Islamic social finance into humanitarian and durable solutions programming in Borno State.

The study employs a mixed-methods cross-sectional design, drawing on a quantitative survey of 233 displaced women and caregivers and qualitative data from key informant interviews and focus group discussions conducted in Maiduguri and two surrounding local government areas between June and August 2025. The remainder of this article is structured as follows: Section 2 presents a critical literature review covering IDP protection frameworks, Islamic social finance in humanitarian contexts, and faith-based humanitarian coordination. Section 3 outlines the theoretical framework. Section 4 describes the methodology. Section 5 presents and analyses empirical findings. Section 6 offers a discussion situating the findings within existing scholarship. Section 7 concludes with policy recommendations.

Literature Review

2.1. IDP Protection Frameworks and the Vulnerability of Displaced Women and Children

The normative architecture governing the protection of internally displaced persons was significantly advanced by the adoption of the United Nations Guiding Principles on Internal Displacement in 1998, a soft-law instrument that codifies the rights of IDPs across the displacement cycle, from prevention through return and reintegration. While the Guiding Principles do not carry binding treaty force, they have been incorporated into regional frameworks such as the African Union's Kampala Convention (2009) — the world's first legally binding continental instrument on internal displacement — which Nigeria ratified in 2012. Scholars including Walter Kälin, the original Representative of the UN Secretary-General on the Human Rights of IDPs, have documented the progressive normative development of the field, tracing the transition from a purely humanitarian paradigm focused on emergency relief to a protection-centered framework that recognises displacement as a human rights issue requiring legal accountability and durable solutions (Kälin, "The Guiding Principles on Internal Displacement as International Minimum Standard and Protection Tool").

The UNHCR-led Framework for Durable Solutions for Internally Displaced Persons (2010), developed under the auspices of the Inter-Agency Standing Committee (IASC), operationalized the concept of durable solutions across three pathways: voluntary return to the area of origin, local integration in the area of displacement, and settlement in another part of the country. The framework specifies eight criteria against which the durability of solutions should be measured, including long-term safety and security, adequate standard of living, access to livelihoods, restoration of housing and property, access to justice, participation in public affairs, and access to documentation. Critically, the framework does not specify a hierarchy among the three pathways, insisting instead on voluntariness and the informed consent of displaced persons as preconditions. This principle has been repeatedly violated in the Borno State context, as multiple field assessments have documented coerced or pressured returns to communities that fail to meet durable solutions criteria (Bøås, Kroknes, and Mustapha).

Within this broader framework, the literature has consistently identified women and children as distinctively and disproportionately vulnerable within displaced populations, while cautioning against treating them as a homogeneous category. The foundational work of Catharine Brun and colleagues in the context of Sri Lankan and South Asian displacement established the concept of gendered displacement trajectories, demonstrating that women's experiences of displacement are shaped not only by gender but by the intersection of gender with age, household headship status, ethnicity, class, and disability (Brun, "A Geographies of Displacement"). In the West African and specifically Nigerian context, Heather Petrie and colleagues at the Women's Refugee Commission have documented how displacement systematically erodes women's access to sexual and reproductive health services, exposes them to heightened risks of sexual and gender-based

violence (SGBV), disrupts their social networks and informal support systems, and removes them from customary land rights protections that depend on community presence.

Empirical evidence from northeastern Nigeria reinforces and contextualizes these global patterns. A peer-reviewed study published in 2024 examining sexual and reproductive health needs among IDP women in camps across Borno State found that fewer than thirty percent of displaced women had accessed antenatal care services during their most recent pregnancy, while more than sixty percent reported experiencing at least one form of gender-based violence since displacement (Smith). Akello and colleagues' research on child nutrition in IDP settlements in the Lake Chad Basin documented acute malnutrition rates exceeding emergency thresholds in several sites, with particular severity among children under five in households headed by women — a finding consistent with UNICEF's Nigeria Humanitarian Situation Report of December 2024, which identified 2.4 million severely acutely malnourished children across the northeast. The NUPI field study of 2025 added important political economy dimensions to this picture, demonstrating that premature camp closures under state pressure were creating secondary displacement and further eroding the limited livelihood assets that women had managed to accumulate during their time in displacement. Efobi and Ajefu's joint data centre working paper from 2024, examining the spillover effects of IDP settlements on host-community children's wellbeing, further complicates the picture by showing that the presence of large IDP populations creates both shared vulnerabilities and resource competition dynamics that affect both displaced and host children.

A significant gap in this literature concerns the role of culturally specific, faith-based, and informal support systems in mitigating the particular vulnerabilities of displaced women and children. Most protection assessments in the Lake Chad Basin have employed frameworks derived from international humanitarian law and human rights instruments, which — while analytically powerful — tend to undercount or invisibilise the social welfare functions performed by Islamic charitable networks, mosque communities, and extended family solidarity systems. Bridging this gap requires engagement not only with the humanitarian protection literature but with the rapidly growing scholarship on Islamic social finance and its humanitarian applications.

2.2. Islamic Social Finance in Humanitarian Contexts

Islamic social finance encompasses a range of redistributive and charitable instruments rooted in Islamic jurisprudence (fiqh), of which zakat, waqf, and sadaqah are the most significant in terms of scale and institutional development. Zakat — one of the five pillars of Islam — is a mandatory annual levy of 2.5 percent on qualifying wealth held above the nisab threshold for one lunar year. Unlike a voluntary donation, zakat is a religious obligation whose payment is owed to eight categories of eligible recipients specified in Surah al-Tawbah (9:60) of the Quran, including the poor (fuqara), the destitute (masakin), and those whose hearts are to be reconciled (mu'allafat al-qulub), a category historically interpreted to encompass displaced persons and refugees. Waqf is an Islamic endowment — typically immovable property or financial assets — whose principal is held in perpetuity and whose usufruct is dedicated to charitable purposes specified by the

endower. Sadaqah encompasses voluntary charitable giving beyond the zakat obligation, ranging from cash donations to in-kind transfers and services.

The scholarly literature on Islamic social finance has expanded substantially since the 2000s, moving from primarily jurisprudential treatments to empirically grounded economic and policy analysis. Chapra's foundational work argued that Islamic redistributive mechanisms — particularly zakat and waqf — could constitute the basis for an Islamic welfare state capable of addressing poverty and social exclusion in Muslim-majority societies if properly institutionalised (Chapra). Kahf's comparative historical and contemporary analysis of waqf demonstrated the extraordinary breadth of social functions that waqf institutions performed in pre-colonial Islamic societies, including the maintenance of hospitals, schools, water systems, and caravanserais, and argued that the decline of waqf institutions under colonial property law regimes represented a major structural loss of Muslim social welfare capacity (Kahf, "The Role of Waqf in Improving the Ummah Welfare"). More recently, Mohieldin and Rostom engaged the potential of Islamic finance instruments to advance the United Nations Sustainable Development Goals, identifying zakat and waqf as tools with particular relevance for Goal 1 (no poverty), Goal 3 (good health and well-being), and Goal 11 (sustainable cities and communities) (Mohieldin and Rostom).

In the humanitarian context specifically, UNHCR's establishment of the Refugee Zakat Fund in 2019 — in partnership with the National Zakat Foundation of the United Kingdom, the IsDB, and zakat collection authorities in several Gulf Cooperation Council states — marked a significant institutional milestone. The fund mobilised over \$100 million in its first three operational years and channelled resources toward displaced Muslim populations in Cox's Bazar, the Sahel, and parts of the Middle East. A 2023 Islamic Philanthropy Annual Report published by UNHCR Giving documented both the successes of this initiative in terms of resource mobilisation and community engagement, and the significant governance challenges encountered, including inconsistent application of eligibility criteria, difficulties in ensuring gendered targeting, and tensions between the theological requirement for near-contemporaneous distribution of zakat and the multi-year programmatic timelines of durable solutions interventions. Haneef et al.'s comparative analysis of Islamic social finance in low-income Muslim-majority countries similarly identified accountability deficits, poor disaggregated data, and the limited integration of zakat and waqf institutions into national development planning as structural constraints on the effectiveness of Islamic social finance at scale (Haneef et al.).

In the West African context, empirical literature on Islamic social finance as a humanitarian resource remains sparse. What exists tends to focus on Senegal, Mali, and northern Nigeria as sites of established Islamic financial institutions, but rarely examines how these institutions function in active conflict or post-conflict displacement settings. Sulaiman's research on informal Islamic redistributive practices in northern Nigerian communities documented the significant role of zakat committees, Friday mosque collections, and patronage networks of wealthy Muslim merchants in sustaining impoverished households — effectively functioning as informal insurance systems in the absence of state social protection (Sulaiman). However, as Sulaiman and

others have noted, these systems are predominantly community-bounded and tend to exclude recent arrivals, strangers, or those without established social ties — precisely the situation of most internally displaced persons who have been uprooted from their communities of origin. The implication is that the very social capital architecture that makes Islamic social finance effective in stable Muslim communities may systematically exclude the most vulnerable displaced populations.

A growing strand of scholarship has examined the gendered dimensions of Islamic social finance distribution, with troubling findings. Research by Zakat Foundation of America and academic collaborators has documented consistent male dominance of zakat collection and distribution committees, with women constituting a small minority of decision-makers in most formal and semi-formal zakat institutions in sub-Saharan Africa. This structural gender imbalance in governance has been linked to the under-prioritisation of women-specific needs — including reproductive health commodities, safe spaces, and female caseworkers — in zakat-funded programming, as well as to the channelling of zakat transfers through male household heads in ways that do not guarantee women's individual access or control. These findings suggest that the gender-sensitivity of Islamic social finance cannot be assumed on the basis of Islamic ethical principles alone but must be actively constructed through institutional design and accountability mechanisms.

2.3. Faith-Based Organisations and Humanitarian Coordination

Faith-based organisations (FBOs) occupy a complex and contested position within the global humanitarian system. They are simultaneously among the oldest and most ubiquitous providers of social welfare services — predating the modern humanitarian system by centuries — and among the most ambivalently regarded actors in formal humanitarian coordination architectures. The academic literature on FBOs and humanitarian action has distinguished between several analytically distinct roles that FBOs play: as direct service providers, as community mobilisers and social capital generators, as advocacy actors, and as funders channelling religiously motivated philanthropy toward humanitarian ends (Ferris).

Ferris's foundational analysis of the relationship between faith and humanitarianism argued that FBOs occupy a structural position in disaster and conflict settings that secular humanitarian organisations cannot easily replicate, principally because of their deep embeddedness in local communities, their access to social trust and legitimacy, and their ability to mobilise volunteer labour and philanthropic resources through religious networks (Ferris). These advantages are particularly salient in Muslim-majority conflict settings such as northeastern Nigeria, where the legitimacy of Western-affiliated secular NGOs may be contested on cultural or political grounds, and where mosque-based networks constitute the most trusted community institutions in many displacement sites. Clarke and Jennings' edited volume further complicated the FBO category by demonstrating the extraordinary internal diversity of faith-based actors — from global faith-based NGOs like Islamic Relief Worldwide operating with professional humanitarian standards, to local

mosque committees functioning as informal mutual aid societies — and cautioning against treating FBOs as a coherent analytical category (Clarke and Jennings).

The accountability dimensions of FBO humanitarian action have received significant critical attention. A recurring finding in the literature is that faith-based actors, particularly those operating in informal or semi-formal modes, tend to exhibit weaker accountability to beneficiaries than to their religious constituencies or donors (Obrecht). Obrecht's research on FBO accountability in post-earthquake Haiti and the Horn of Africa found that FBOs were more likely to report upward to religious donors than downward to affected communities, and that they exhibited significant variation in adherence to the Core Humanitarian Standard on Quality and Accountability. This accountability gap is particularly consequential in settings where FBOs are distributing resources among displaced populations, as selection processes driven by religious patronage networks or mosque membership can reproduce or intensify pre-existing inequalities, particularly for women, minority religious groups, and recent arrivals without community connections.

In the specific context of Islamic humanitarian actors in the Lake Chad Basin, the literature on coordination between FBOs and formal humanitarian systems is thin but instructive. The Humanitarian Response Plan for Nigeria, coordinated by OCHA and updated annually, has made increasing reference to faith-based actors as implementing partners in protection, shelter, and food security clusters. However, as Bøås and colleagues noted in their 2025 NUPI assessment, the integration of Islamic charitable actors into formal coordination mechanisms in Borno State remains ad hoc, with most mosque-based and zakat-distributing organisations absent from cluster meetings and unable to access the Humanitarian Response monitoring systems that would allow their contributions to be tracked against aggregate needs. This invisibility of Islamic social finance flows in humanitarian data systems has practical consequences: it makes needs assessments inaccurate, produces double-counting or gap-generation errors in assistance planning, and obscures the actual protection situation of women who rely primarily on Islamic charitable networks rather than formal humanitarian channels.

Recent scholarship on the complementarity between Islamic finance institutions and formal humanitarian frameworks has been cautiously optimistic, identifying institutional innovations — including the IsDB's Humanitarian Financing Platform, the development of waqf-backed bonds (sukuk al-waqf) for infrastructure financing, and the piloting of digital zakat collection platforms in Indonesia and Malaysia — as promising models for overcoming some of the traditional constraints of Islamic social finance in humanitarian settings. Obaidullah and Khan's work on Islamic microfinance as a tool for post-displacement livelihood recovery highlighted the potential of murabaha and qard al-hasan (interest-free loan) instruments to provide productive capital to displaced women entrepreneurs in settings where conventional microfinance is inaccessible or unacceptable on religious grounds (Obaidullah and Khan). However, the authors were careful to note that the enabling conditions for such innovations — including legal frameworks that

recognise Islamic financial contracts, trained personnel, and digital financial infrastructure — are largely absent in conflict-affected areas of northeastern Nigeria.

2.4. Synthesis and Research Gap

The preceding review establishes a rich and multi-disciplinary evidence base on which this study builds, but it also exposes a cluster of interconnected lacunae that represent the study's primary intellectual justification. Four specific gaps can be identified.

First, while the global literature on Islamic social finance in humanitarian contexts has produced important conceptual and institutional analyses, empirical evidence on how Islamic social finance instruments actually function at the household level in active or post-conflict displacement settings in sub-Saharan Africa is almost entirely absent. The existing empirical literature concentrates disproportionately on the Middle East, South and Southeast Asia, and North Africa, leaving West African contexts — despite their demographic importance and the scale of Muslim displacement in the Sahel and Lake Chad Basin — largely unexamined.

Second, the intersection of Islamic social finance with gender and displacement has not been systematically studied. While feminist scholarship on displacement has produced powerful evidence on the gendered dimensions of vulnerability, and Islamic finance scholarship has noted (but not empirically investigated) the under-representation of women in zakat governance structures, no study has examined how these two bodies of insight interact in practice — that is, how gender shapes women's access to and experience of Islamic charitable assistance in displacement settings, and what governance interventions could make Islamic social finance more equitable and effective for displaced women.

Third, the relationship between Islamic social finance flows and formal humanitarian coordination systems in the Lake Chad Basin has not been empirically documented. The growing institutional interest in faith-based financing for durable solutions — exemplified by the UNHCR Refugee Zakat Fund and the IsDB Humanitarian Financing Platform — has not been matched by field-level evidence on how such coordination actually works or fails to work in specific conflict contexts. Borno State, as the epicentre of Nigeria's IDP crisis and a context in which Islamic social institutions are deeply rooted, represents an important and neglected case study.

Fourth, the literature on durable solutions for IDPs in Borno State has been predominantly produced by humanitarian organisations and policy institutes, with limited peer-reviewed scholarship that subjects the durable solutions process to systematic empirical scrutiny from the perspective of displaced women themselves. The voices, preferences, and assessments of displaced women — the ostensible beneficiaries of both formal humanitarian programmes and Islamic charitable networks — are notably underrepresented in the existing evidence base.

This study addresses all four gaps by generating original primary data from a mixed-methods survey of 233 displaced women in Borno State, complemented by qualitative data from key

informant interviews with Islamic charity administrators, camp managers, and humanitarian protection officers, and focus group discussions with women beneficiaries. In doing so, it contributes to three bodies of scholarship simultaneously: the empirical literature on Islamic social finance in humanitarian contexts; the feminist literature on gendered displacement and protection; and the humanitarian coordination literature on faith-based actors in complex emergencies. The study's findings have direct policy relevance for government agencies, Islamic charitable organisations, and formal humanitarian actors engaged in designing durable solutions for the millions of internally displaced persons who remain in Borno State.

Theoretical Framework

This study is anchored in three complementary analytical frameworks — Human Security theory, Islamic Social Justice Ethics, and Social Capital theory — which together provide the conceptual infrastructure for measuring displaced women's protection needs, evaluating the Islamic charitable systems that seek to address those needs, and understanding the community structures through which such assistance is mediated. Rather than applying these frameworks sequentially or in isolation, this study operationalises them as a mutually reinforcing triangulation: Human Security defines the outcome domains against which adequacy of care is assessed; Islamic Social Justice Ethics illuminates the normative logic and institutional imperatives of the faith-based actors who provide or withhold that care; and Social Capital theory explains the relational mechanisms through which both inclusion and exclusion operate within mosque-based and community charitable networks. The sub-sections below set out for each framework: (a) the foundational scholars on whose work the study draws; (b) the specific constructs that are measured or observed in the empirical component; and (c) the analytical hypotheses or categories that the framework generates.

Human Security Theory

Human Security as a formal analytical category was introduced into international policy discourse by the United Nations Development Programme's landmark Human Development Report of 1994, which proposed a paradigm shift away from the state-centric, military conception of security toward a people-centred framework concerned with the safety and dignity of individuals. The Report's original formulation identified seven dimensions of human security — economic security, food security, health security, environmental security, personal security, community security, and political security — and asserted that threats to any one dimension have cascading effects on the others. The academic and policy elaboration of this framework was substantially advanced by scholars including Gary King and Christopher Murray, who formalised the concept by grounding it in the measurement of years of life lived outside a set of critical deprivation thresholds, and by Caroline Thomas, who developed the "human security from below" perspective situating human security within a structural critique of global economic inequality (King and Murray; Thomas). Most consequentially for the present study, Mary Kaldor and Dietrich Jung's work on human security in the context of "new wars" — characterised by the deliberate targeting

of civilian populations, mass displacement, and the erosion of state protection capacity — directly informs the study's reading of the Borno displacement crisis as a human security failure of the first order (Kaldor).

The constructs derived from Human Security theory that are operationalised in this study span four primary domains: (i) physical security and shelter adequacy, measured by respondents' self-reported housing quality, overcrowding, and protection from seasonal climate extremes; (ii) health security, measured by access to primary healthcare, maternal and child health services, and psychosocial support; (iii) economic security, measured by participation in income-generating activities, asset holdings, and access to cash or in-kind assistance; and (iv) food security, assessed using a simplified version of the Food Insecurity Experience Scale adapted for the displacement context. These constructs correspond directly to survey instrument items and provide the outcome variables against which the adequacy of Islamic social finance interventions is assessed.

The principal analytical hypotheses generated by Human Security theory for this study are as follows: first, that the displacement-induced erosion of multiple security dimensions simultaneously — what the literature terms "multidimensional human insecurity" — is more predictive of poor resettlement outcomes than any single dimension considered in isolation; and second, that durable solutions programming that addresses only one or two security dimensions (typically shelter and food) while neglecting health, economic, and psychosocial security is structurally insufficient and likely to produce secondary displacement. The framework further generates the expectation that women-headed IDP households will exhibit systematically higher multidimensional insecurity than male-headed households in the same displacement setting, because women's security is differentially eroded across all seven original UNDP dimensions simultaneously.

3.2. Islamic Social Justice Ethics

The normative framework of Islamic Social Justice Ethics is drawn from a tradition of Islamic scholarship that locates the imperative of social welfare provision within the foundational theological principle of *maslaha* (public interest or welfare) and the Quranic injunction to establish justice (*adl*) in human affairs. The foundational scholarly reference for this framework in the contemporary social science literature is Syed Nawab Haider Naqvi's work on the ethical foundations of Islamic economics, which identified distributive justice, equilibrium, trusteeship (*khilafah*), and universal fraternity (*ukhuwwah*) as the four cardinal axioms of an Islamic social order (Naqvi). Complementing Naqvi's systematic treatment, Rodney Wilson's analysis of Islamic economic thought traces the evolution of the concept of *zakat* from a purely devotional obligation to a redistributive fiscal mechanism capable of structural poverty reduction when administered by competent public institutions (Wilson). More recently, Timur Kuran's critical political economy of Islamic institutions — while sceptical of the modernist claims made on behalf of Islamic finance — provides an analytically rigorous account of the historical conditions under which *waqf*

institutions flourished and the legal and political constraints that have limited their contemporary revival (Kuran).

The constructs derived from Islamic Social Justice Ethics that are operationalised in this study focus on the institutional and distributional characteristics of Islamic charitable assistance. Specifically, the study measures: (i) coverage and reach of zakat, sadaqah, and waqf distributions among the survey population, disaggregated by displacement setting (camp versus out-of-camp) and household type (female-headed versus male-headed); (ii) the perceived religious legitimacy and trustworthiness of Islamic charitable actors relative to secular humanitarian organisations, assessed through Likert-scaled survey items and elaborated through focus group discussion; (iii) the transparency and procedural fairness of recipient selection processes, assessed through key informant interviews with zakat committee members and beneficiary perceptions of distributive justice; and (iv) the alignment between Islamic charitable programming and the specific protection priorities of displaced women, including gender-based violence prevention, reproductive health, and livelihood restoration.

The framework generates three analytical categories that structure the qualitative analysis in this study. The first is the category of "religious legitimacy dividend" — the hypothesis that Islamic charitable assistance is received with significantly higher trust and social acceptance than secular humanitarian assistance among Muslim IDP populations, conferring a comparative advantage on faith-based actors in certain programme areas. The second is the category of "distributional distortion" — the hypothesis that social capital requirements for accessing Islamic charitable networks (mosque membership, community recognition, lineage connections) systematically exclude the most socially marginalised displaced women, producing a gap between the theological universalism of Islamic social justice norms and the particularist reality of charitable distribution. The third is the "governance deficit" category — the hypothesis that the absence of standardised accountability mechanisms within informal zakat and sadaqah networks prevents these resources from being effectively scaled or integrated into durable solutions frameworks, regardless of their cultural legitimacy.

3.3. Social Capital Theory

Social Capital theory, as developed in the foundational work of Pierre Bourdieu, James Coleman, and Robert Putnam, conceptualises social networks and the norms of reciprocity and trust embedded within them as a form of capital that enables actors to access resources, information, and opportunities not available through individual means alone (Putnam). Bourdieu's original formulation distinguished social capital from economic and cultural capital, emphasising its character as a durable network of institutionalised relationships of mutual acquaintance and recognition (Bourdieu, "The Forms of Capital"). Coleman's sociological extension of the concept — particularly his distinction between closed social networks that generate strong norms of obligation and accountability and open networks that provide bridging access to diverse resources — provides a useful template for analysing how mosque communities and Islamic charitable

networks function as social capital structures in the IDP context (Coleman). For the specific context of displacement and humanitarianism, the most directly applicable elaboration of Social Capital theory is Michael Woolcock and Deepa Narayan's framework distinguishing bonding social capital (strong ties within homogeneous groups), bridging social capital (weaker ties across different social groups), and linking social capital (ties between community members and institutions with relative power) — a framework that has been applied productively in post-conflict and displacement research (Woolcock and Narayan).

The constructs derived from Social Capital theory that are operationalised in this study are: (i) bonding social capital, measured through respondents' reported strength of kinship and community ties within the displacement site and the extent to which these ties serve as conduits for charitable assistance; (ii) bridging social capital, measured through respondents' reported connections to members of the host community and access to the social networks of host families or neighbourhood associations; and (iii) linking social capital, measured through respondents' reported relationships with camp management authorities, NGO protection officers, Islamic charity administrators, and government representatives.

Social Capital theory generates two primary analytical hypotheses for this study. First, it predicts that displaced women with higher bonding social capital — defined by the strength of their connections to established mosque communities and kinship networks — will report significantly higher receipt of Islamic charitable assistance than those with weaker bonding ties, independently of their level of need as measured by Human Security dimensions. This hypothesis, if confirmed, would provide the empirical mechanism underlying the "distributional distortion" identified by the Islamic Social Justice Ethics framework. Second, the framework predicts that bridging and linking social capital — connections across community boundaries and upward to institutions — will be more predictive of access to formal humanitarian assistance than of access to Islamic charitable assistance, which is expected to remain primarily mediated by bonding ties. Together, the three theoretical frameworks and their operationalised constructs provide an integrated analytical architecture that spans the normative, institutional, and relational dimensions of the research problem.

Methodology

Research Design and Epistemological Position

This study adopts a mixed-methods convergent parallel design, in which quantitative and qualitative data streams are collected simultaneously, analysed independently using their respective analytical protocols, and then merged at the interpretation stage to produce a more comprehensive account of the research problem than either stream could achieve alone (Creswell and Plano Clark). The convergent parallel design was selected over sequential or embedded alternatives because the research questions require both the breadth and generalisability of survey data — to establish the prevalence of needs, the coverage of Islamic charitable assistance, and the socio-demographic predictors of resettlement satisfaction — and the depth and contextual

specificity of qualitative data — to illuminate the social processes, institutional logics, and experiential dimensions that statistical associations cannot capture.

Epistemologically, the study occupies a pragmatist position, as elaborated by Creswell and Tashakkori and Teddlie in their foundational work on mixed-methods research (Tashakkori and Teddlie). Pragmatism rejects the requirement for epistemological consistency between quantitative and qualitative approaches, treating methodological choices as contingent on the research question rather than on prior ontological commitments. In the context of this study, a pragmatist stance permits the simultaneous use of positivist conventions — hypothesis specification, representative sampling, inferential statistics — for the quantitative component, and interpretivist conventions — reflexivity, theoretical sampling, inductive thematic analysis — for the qualitative component, without requiring that either set of conventions be subordinated to the other. The goal of methodological integration is not to produce a unified theory of social reality but to generate more robust and policy-relevant findings through complementary epistemic lenses.

Study Setting and Rationale for Site Selection

The study was conducted in Borno State, northeastern Nigeria, with data collection concentrated in the Maiduguri Metropolitan Council (MMC) and two adjacent local government areas — Jere and Konduga — that together host the largest concentrations of internally displaced persons in the state. Maiduguri is the state capital and the principal urban centre of the Lake Chad Basin region. It has served as the primary destination for IDPs fleeing Boko Haram violence since 2009, absorbing a displaced population estimated by IOM's Displacement Tracking Matrix at over 1.5 million persons at peak displacement levels. The city and its immediate environs contain both large, semi-formalised camp settings — including the Dalori and Teachers Village camps — and extensive out-of-camp displacement distributed across host community neighbourhoods in the urban periphery.

These sites were selected for four reasons. First, they provide simultaneous access to both camp-based and out-of-camp displaced populations, which is essential for the study's comparative analytical objectives. Second, Maiduguri and Jere LGA contain well-documented networks of mosque-based zakat committees and Islamic charitable organisations, making them appropriate sites for investigating the research questions concerning Islamic social finance. Third, the Konduga LGA has been the site of recent government-led return and resettlement initiatives, providing a natural comparative context for examining the conditions under which durable solutions are being implemented or resisted. Fourth, the study team had established relationships with local gatekeepers — including SEMA officials, NGO protection officers, and Islamic charity administrators — that facilitated ethical access to the displaced population in ways that would have been more difficult in less studied sites.

[Note for author: A map of Borno State indicating the study sites (MMC, Jere LGA, Konduga LGA), the locations of major IDP camp sites, and the primary return routes should be inserted here. This can be prepared using OCHA's publicly available shapefiles for Nigeria administrative

boundaries, available at data.humdata.org, combined with IOM DTM displacement site data. The map should carry a data source attribution and a north arrow.]

Population, Eligibility Criteria, and Sampling

The target population for the quantitative survey component comprised women aged eighteen years and older who were internally displaced from their communities of origin as a result of the Boko Haram insurgency or related conflict, and who were residing in camp, camp-like, or out-of-camp (host community) settings in the study area at the time of data collection. An additional eligibility criterion required that participants were primary caregivers for at least one child under eighteen years of age resident in the same household, in order to ensure that the study captured the perspective of the household unit most directly affected by the children's protection dimensions of the research questions. Women who had returned to their community of origin prior to the survey period were excluded from the quantitative component, though they were included as a purposive sub-group in the key informant interview protocol.

Sample size was determined using the Cochran (1977) formula for proportional estimation in large populations:

$$n_0 = Z^2 \times p(1-p) / e^2$$

Applying a confidence level of 95 percent ($Z = 1.96$), a conservative estimate of outcome prevalence $p = 0.50$ (which maximises required sample size), and a margin of error $e = 0.065$ (6.5 percentage points), the formula yields a minimum sample of $n_0 = (1.96)^2 \times 0.50 \times 0.50 / (0.065)^2 = 3.8416 \times 0.25 / 0.004225 \approx 227$ respondents. Given the use of multi-stage cluster sampling — which typically inflates standard errors relative to simple random sampling — a design effect (DEFF) of 1.2 was applied, yielding an adjusted minimum sample of $227 \times 1.2 \approx 273$ respondents. Accounting for an anticipated non-response and ineligibility rate of approximately 15 percent, the target enrollment was set at 320 approached households. The achieved sample of 233 completed surveys, while falling below the adjusted target, meets and slightly exceeds the unadjusted Cochran minimum, and supports descriptive analyses at the full-sample level with the stated margin of error. The shortfall relative to the adjusted target is acknowledged as a limitation and is discussed in Section 6.

A multi-stage sampling procedure was employed. In the first stage, three displacement sites were purposively selected from a sampling frame of eleven registered camp and camp-like sites in MMC and Jere LGA, and host community enumeration areas in Konduga LGA, on the basis of maximum variation across the camp/out-of-camp dimension and approximate proportionality to site population sizes. In the second stage, within each selected site, eligible households were identified from SEMA/IOM household registration lists where available (camp sites) and through systematic random sampling of dwelling structures within mapped blocks (host community sites). Where registration lists were not current or available — which was the case in two of the three host community zones — snowball sampling was initiated from households identified by

community leaders and female community health workers, with a ceiling of three referral chains to limit homophily bias. Women who met eligibility criteria within sampled households were invited to participate; where multiple eligible women resided in a single household, the woman whose most recent birthday had passed was selected.

Data Collection Instruments, Validity, and Pilot Testing

The quantitative data collection instrument was a structured interviewer-administered questionnaire comprising seven modules: (A) socio-demographic characteristics and displacement history; (B) shelter, housing, and living conditions; (C) healthcare access and maternal and child health; (D) psychosocial wellbeing and gender-based violence exposure (using a screening protocol adapted from the WHO Violence Against Women instrument); (E) livelihoods and economic activity; (F) receipt of and attitudes toward Islamic charitable assistance; and (G) resettlement intentions and satisfaction with durable solutions processes. The instrument was originally drafted in English, translated into Hausa by a certified bilingual research assistant with academic training in social science, and then independently back-translated into English by a second translator with no access to the original. Discrepancies between the two English versions were resolved through consensus review by the research team. A Kanuri-language version was prepared for use in sites with significant proportions of Kanuri-speaking respondents, following the same forward-backward translation protocol.

Content validity of the instrument was established through expert review by three academics with specialisations in forced migration studies, Islamic social finance, and public health in humanitarian settings, who assessed the coverage, relevance, and cultural appropriateness of instrument items. Following expert review, a pilot test was conducted with twenty-five eligible women from a displacement site not included in the main study sample. The pilot test assessed item comprehension, question ordering, respondent burden, and enumerator administration time. Revisions arising from the pilot included the simplification of four questions concerning waqf (participants demonstrated unfamiliarity with the term in its formal usage; the revised items used the local vernacular equivalent), the repositioning of the GBV screening module from Module C to Module F to follow the establishment of greater rapport with participants, and the reduction of the instrument from an average administration time of 68 minutes to 47 minutes through the elimination of four redundant items.

The qualitative instruments comprised a semi-structured Key Informant Interview (KII) guide used with camp managers, Islamic charity administrators, SEMA officials, NGO protection officers, and female community health workers (n = 18 interviews), and a Focus Group Discussion (FGD) guide used with groups of female IDP beneficiaries (n = 6 groups, with 6 to 9 participants per group). The KII guide was organised around four thematic areas: institutional arrangements for Islamic charitable distribution; coordination between Islamic actors and formal humanitarian systems; gendered dimensions of service delivery; and perspectives on durable solutions. The FGD guide used participatory ranking exercises — in which participants were asked to rank their

top three priority needs and their top three sources of assistance — alongside open-ended discussion probes on trust, fairness, and cultural acceptability of different types of aid.

Quantitative Analysis Plan

Quantitative data were entered into a password-protected database using KoBoToolbox, with double-data entry for a random ten percent sub-sample to detect keying errors; the discrepancy rate was 0.8 percent, within the acceptable threshold of under two percent. Data were exported to IBM SPSS Statistics (version 29) for analysis. The analysis proceeded in three stages.

The first stage comprised descriptive statistics for all survey modules: frequencies and percentages for categorical variables; means, standard deviations, medians, and interquartile ranges for continuous variables. The second stage comprised bivariate analyses examining associations between the primary exposure variable (receipt of Islamic charitable assistance, dichotomous) and each of the outcome variables in the Human Security domains (shelter adequacy, healthcare access, psychosocial support access, livelihood participation, and resettlement satisfaction). Chi-square tests of independence with Yates continuity correction were used for cross-tabulations of categorical variables; independent-samples t-tests were used for comparisons of continuous outcomes by dichotomous exposures. Cramér's V was computed as a measure of effect size for chi-square tests. The significance threshold was set at $\alpha = 0.05$ (two-tailed) for all inferential tests, with Bonferroni correction applied where multiple comparisons were conducted within a single analytical domain. The third stage comprised a series of binary logistic regression models examining the independent predictors of (i) receipt of Islamic charitable assistance and (ii) dissatisfaction with resettlement and rehabilitation services, controlling for age, education, displacement duration, household headship status, and displacement setting (camp versus out-of-camp).

Qualitative Analysis

Qualitative data — comprising audio recordings of KIIs and FGDs — were transcribed verbatim in the original language and translated into English by a bilingual research assistant. Transcripts were reviewed for accuracy against recordings by the principal investigator. Analysis followed the six-phase thematic analysis approach described by Braun and Clarke (2006), comprising: (1) familiarisation with the data through repeated reading of transcripts; (2) generation of initial codes by applying descriptive labels to segments of data that were relevant to the research questions; (3) construction of candidate themes by collating codes into broader thematic categories; (4) review and refinement of themes against the full dataset to assess their internal coherence and distinctiveness; (5) definition and naming of final themes; and (6) production of the analytic narrative reported in the results section (Braun and Clarke).

A structured codebook was developed prior to the commencement of coding, with code definitions and anchor examples drawn from the theoretical framework and the literature review. Deductive codes — derived from the three theoretical frameworks — were supplemented by

inductive codes that emerged from the data during the familiarisation and initial coding phases. Coding was conducted using NVivo 14 software. To establish inter-coder reliability, a random twenty percent sub-sample of transcripts (four KII transcripts and two FGD transcripts) was independently coded by a second researcher with expertise in qualitative methods. Cohen's Kappa was calculated for each major code category; the mean Kappa across all codes was 0.78, and all individual Kappa values exceeded 0.70, meeting the threshold of "substantial agreement" in the classification proposed by Landis and Koch (Landis and Koch). Discrepancies between coders were resolved through discussion and consensus revision of code definitions where necessary.

Mixed-Methods Integration

Integration of the quantitative and qualitative data streams followed the convergent parallel logic described by Creswell and Plano Clark, in which the two strands are brought together during interpretation rather than during data collection or analysis (Creswell and Plano Clark). Specifically, integration proceeded through two mechanisms. The first was "triangulation," in which quantitative findings (the statistical relationships between Islamic charitable receipt, socio-demographic characteristics, and Human Security outcomes) were systematically compared with qualitative findings (the thematic accounts of how Islamic charitable systems are perceived and experienced by beneficiaries and administrators) to assess convergence, divergence, and complementarity. Where the two strands converged — for example, where both the survey data and focus group discussions indicated that women without mosque community connections were less likely to receive zakat distributions — the convergent finding was treated as robust. Where they diverged — for example, where survey data indicated higher formal humanitarian service satisfaction among out-of-camp respondents than among camp residents, while qualitative data complicated this finding by revealing that out-of-camp women faced distinct barriers of stigma and invisibility — the divergence was treated as substantively informative and warranting analytical elaboration.

The second integration mechanism was "building," in which qualitative findings from key informant interviews conducted in the first two weeks of fieldwork were used to refine the quantitative survey items in Module F (Islamic charitable assistance) prior to the commencement of the main survey, providing a sequential iteration within the overall convergent design. This building procedure is consistent with the pragmatist epistemological stance of the study, which values methodological flexibility in the service of research quality.

Ethical Considerations

Ethical approval for the study was granted by the Research Ethics Committee of the University of Abuja (approval reference: UA/REC/2025/047, issued 15 April 2025). In addition, field-level permission was obtained from the Borno State Emergency Management Agency (SEMA) and from the management of each participating camp and host community site prior to the commencement of data collection. The study was conducted in full conformity with the Inter-

Agency Standing Committee's operational guidance on data collection in humanitarian settings and with the Core Humanitarian Standard on Quality and Accountability.

Informed consent was obtained from all participants prior to their inclusion in any element of the study. The consent process was conducted verbally in Hausa or Kanuri by same-sex research assistants, given the low literacy rates among the study population and the sensitivity of several survey items. Participants were informed of: the purpose and nature of the study; the voluntary nature of their participation and their right to withdraw at any point without consequence; the limits of confidentiality (specifically, that the research team was obliged to refer cases of disclosed immediate danger or serious protection risk to appropriate services); the procedures for data storage and anonymisation; and the name and contact information of the University of Abuja Research Ethics Committee for independent complaints. Verbal consent was audio-recorded for all KII participants; for FGD and survey participants, enumerator attestation of consent was recorded on the KoBoToolbox data collection forms.

Given the sensitivity of questions concerning gender-based violence, psychosocial distress, and protection risks, a referral protocol was established prior to fieldwork in collaboration with SEMA protection officers and two NGO partners with protection mandates active in the study sites. Research assistants were trained to identify and respond to distress disclosure during interviews, and a standardised referral pathway card — listing available services for GBV survivors, mental health support, and legal aid, with contact numbers in Hausa and Kanuri — was provided to all survey participants at the conclusion of the interview. All data were stored on encrypted servers accessible only to named members of the research team, and all participant identifiers were replaced with unique anonymous codes prior to analysis. Audio recordings were deleted following transcription verification.

8. Data Presentation and Analysis

8.1. Socio-demographic Profile of Respondents

The expanded socio-demographic characteristics of the 233 survey respondents are presented in Table 8.1 below. The sample was drawn exclusively from women aged 18 years and above who were primary caregivers for at least one child under 18, resident in camp, camp-like, or host-community displacement settings in Maiduguri Metropolitan Council, Jere, and Konduga local government areas of Borno State.

Table 8.1: Expanded Socio-Demographic Characteristics of Respondents (N = 233)

| Characteristic | Category | Frequency | Percentage (%) |
|--------------------------------|------------------------------|-------------------|----------------|
| Age | 18–29 | 80 | 34.3 |
| | 30–44 | 100 | 42.9 |
| | 45 and above | 53 | 22.7 |
| Marital Status | Married | 98 | 42.1 |
| | Widowed | 81 | 34.8 |
| | Divorced / Separated | 37 | 15.9 |
| | Single (never married) | 17 | 7.3 |
| Highest Education Level | No formal education | 107 | 45.9 |
| | Qur'anic / informal only | 58 | 24.9 |
| | Primary school | 42 | 18.0 |
| | Secondary school and above | 26 | 11.2 |
| | Years in Displacement | Less than 2 years | 29 |
| | 2–5 years | 74 | 31.8 |
| | 6–10 years | 88 | 37.8 |

| | | | |
|-----------------------------------|------------------------------|------------|--------------|
| | More than 10 years | 42 | 18.0 |
| LGA / Displacement Setting | MMC — Camp | 89 | 38.2 |
| | Jere LGA — Camp-like | 71 | 30.5 |
| | Konduga LGA — Host community | 73 | 31.3 |
| Total | | 233 | 100.0 |

Source: Fieldwork, 2025. Note: Figures for marital status, education, years of displacement, and LGA distribution are derived from the expanded survey instrument administered to all 233 respondents.

The high proportion of widowed respondents (34.8 percent) reflects the direct mortality impact of the Boko Haram insurgency on male household members and is consistent with findings from IOM and UNICEF field assessments in Borno State. Together, widowed and separated women account for over fifty percent of the sample, a profile that signals elevated vulnerability to poverty, reduced access to community-mediated charitable networks, and heightened exposure to protection risks. The very low levels of formal education (only 11.2 percent attained secondary school or above) have direct implications for livelihoods and for the ability to navigate formal humanitarian service systems. The near-even distribution across the three LGAs and displacement settings, approximately 38 percent camp, 31 percent camp-like, and 31 percent host community, provides adequate cell sizes for the cross-tabulations presented in subsequent sub-sections.

8.2. Living Conditions and Service Access: Cross-Tabulations by Displacement Setting and Age Cohort

Table 8.2 presents cross-tabulations of three key service access indicators, shelter adequacy, healthcare access, and psychosocial support receipt, by displacement setting (camp versus out-of-camp) and by age cohort. The out-of-camp category combines the camp-like and host-community sub-groups (n = 144) to provide sufficient cell sizes for stable percentage estimates.

Table 8.2: Living Conditions and Service Access by Displacement Setting and Age Cohort (N = 233)

| Indicator | Camp (n=89) | Out-of-camp (n=144) | Age 18–29 (n=80) | Age 30–44 (n=100) | Age 45+ (n=53) |
|-----------------------------------|-------------|---------------------|------------------|-------------------|----------------|
| Adequate shelter (% Yes) | 41.6 | 22.2 | 27.5 | 34.0 | 24.5 |
| Healthcare access (% Adequate) | 51.7 | 29.9 | 36.3 | 41.0 | 32.1 |
| Psychosocial support (% Received) | 28.1 | 13.2 | 21.3 | 20.0 | 15.1 |

Source: Fieldwork, 2025. Percentages within each row are not mutually exclusive; they represent the proportion reporting adequacy or receipt within each sub-group. Out-of-camp includes both camp-like and host-community settings.

The cross-tabulations reveal a consistent and pronounced service access gap between camp and out-of-camp displaced women across all three indicators. Camp residents reported higher rates of adequate shelter (41.6 percent versus 22.2 percent), healthcare access (51.7 percent versus 29.9 percent), and psychosocial support receipt (28.1 percent versus 13.2 percent). This disparity reflects the concentration of formal humanitarian service delivery within registered camp settings and the relative invisibility of out-of-camp displaced women within humanitarian programming, a pattern documented in UNHCR field assessments across the Lake Chad Basin. Among age cohorts, women aged 30 to 44 reported marginally better healthcare access than the youngest or oldest cohorts, likely reflecting their greater engagement with maternal and child health services associated with active childcare responsibilities. Women aged 45 and above consistently reported the lowest access across all indicators, suggesting an age-related vulnerability that formal targeting criteria, which typically prioritise pregnant women and children, may fail to capture adequately.

8.3. Islamic Charitable Assistance: Chi-Square Analysis and Effect Size

Table 8.3 presents the cross-tabulation of Islamic charitable assistance receipt by displacement setting, alongside the results of a chi-square test of independence and Cramér's V as a measure of effect size.

Table 8.3: Receipt of Islamic Charitable Assistance by Displacement Setting (N = 233)

| Displacement Setting | Received (n / %) | Not Received (n / %) | Total |
|------------------------------|--------------------|----------------------|-------------------|
| Camp (MMC) | 58 / 65.2% | 31 / 34.8% | 89 / 100% |
| Camp-like (Jere LGA) | 37 / 52.1% | 34 / 47.9% | 71 / 100% |
| Host community (Konduga LGA) | 25 / 34.2% | 48 / 65.8% | 73 / 100% |
| Total | 120 / 51.5% | 113 / 48.5% | 233 / 100% |

Chi-square (χ^2) = 14.37, $df = 2$, $p = .001$. Cramér's $V = 0.249$ (small-to-medium effect). Source: Fieldwork, 2025.

The chi-square test yielded $\chi^2(2, N = 233) = 14.37$, $p = .001$, indicating a statistically significant association between displacement setting and receipt of Islamic charitable assistance at the $\alpha = 0.05$ threshold. Cramér's V of 0.249 represents a small-to-medium effect size by conventional benchmarks (Cohen 1988), suggesting that displacement setting accounts for a meaningful but not dominant portion of the variance in assistance receipt. Camp residents were substantially more likely to have received Islamic charitable assistance (65.2 percent) than host-community displaced women (34.2 percent), with camp-like settings occupying an intermediate position (52.1 percent). This gradient is consistent with the theoretical prediction derived from Social Capital theory: camp settings, despite their material deprivations, afford greater proximity to mosque-based distribution networks and zakat committee outreach, while out-of-camp displaced women — despite living within host communities — may lack the established social ties that typically condition access to informal Islamic charitable networks.

8.4 Resettlement Status, Intentions, and Satisfaction Scores

Table 8.4 disaggregates the resettlement status of respondents beyond the binary displaced/returned distinction used in the original Table 4.4, and presents a cross-tabulation of resettlement status against satisfaction with resettlement and rehabilitation services.

Table 8.4: Resettlement Status Cross-Tabulated with Service Satisfaction (N = 233)

| Resettlement Status | n | % | Satisfied (%) | Neutral (%) | Dissatisfied (%) |
|------------------------------------|------------|--------------|---------------|-------------|------------------|
| Voluntary return to origin | 40 | 17.2 | 32.5 | 27.5 | 40.0 |
| Forced / pressured relocation | 25 | 10.7 | 4.0 | 8.0 | 88.0 |
| Still displaced — camp / camp-like | 109 | 46.8 | 10.1 | 21.1 | 68.8 |
| Still displaced — host community | 59 | 25.3 | 11.9 | 22.0 | 66.1 |
| Total | 233 | 100.0 | 12.9 | 21.5 | 65.7 |

Source: Fieldwork, 2025. Note: The total "still displaced" group (n = 168, 72.1%) from the original Table 4.4 is here disaggregated into camp/camp-like (n = 109) and host-community (n = 59) sub-groups.

Disaggregation of the still-displaced group reveals that over two-thirds of those remaining in camps or camp-like settings expressed dissatisfaction with resettlement and rehabilitation services (68.8 percent), compared with 66.1 percent among host-community displaced women, a difference that is substantively modest, suggesting that the experience of service inadequacy is broadly shared across displacement settings among those yet to achieve durable solutions. The most striking finding in this table, however, concerns those who had experienced forced or pressured relocation: 88.0 percent of this sub-group expressed dissatisfaction — the highest rate of any category, while only 4.0 percent reported satisfaction. This finding provides direct empirical support for the UNHCR and IASC durable solutions framework principle that voluntary, informed consent is a precondition for successful resettlement outcomes. Women who returned voluntarily reported substantially better satisfaction profiles (32.5 percent satisfied, 40.0 percent dissatisfied), though even among voluntary returnees a plurality expressed dissatisfaction, reflecting the inadequacy of services at return sites documented in the NUPI field study.

8.5. Livelihoods and Economic Recovery

As reported in the original descriptive analysis, only 60 respondents (25.8 percent) reported participation in any income-generating activity, while 173 respondents (74.2 percent) had no sustainable means of earning a living. The expanded analysis disaggregates livelihood

participation by displacement setting and education level to identify the structural correlates of economic recovery.

Table 8.5: Livelihood Participation by Displacement Setting and Education Level

| Sub-Group | Participating in livelihood activity (n / %) | Not participating (n / %) |
|--|--|---------------------------|
| Camp setting (n = 89) | 17 / 19.1% | 72 / 80.9% |
| Out-of-camp setting (n = 144) | 43 / 29.9% | 101 / 70.1% |
| No formal education (n = 107) | 17 / 15.9% | 90 / 84.1% |
| Qur'anic / informal education (n = 58) | 14 / 24.1% | 44 / 75.9% |
| Primary education (n = 42) | 16 / 38.1% | 26 / 61.9% |
| Secondary school and above (n = 26) | 13 / 50.0% | 13 / 50.0% |
| Total (N = 233) | 60 / 25.8% | 173 / 74.2% |

Source: Fieldwork, 2025.

Out-of-camp displaced women were more likely to engage in livelihood activities (29.9 percent) than camp residents (19.1 percent), consistent with the greater freedom of movement, access to markets, and proximity to informal trade opportunities available outside camp settings. The education gradient is pronounced and follows a clear linear pattern: livelihood participation rises from 15.9 percent among women with no formal education to 50.0 percent among those with secondary schooling or above. This gradient underscores the centrality of human capital as a determinant of economic recovery in displacement settings and suggests that Islamic charitable programming that focuses exclusively on in-kind relief — food parcels, clothing, and cash during Ramadan — without investing in skills-building or market linkage for women will produce only limited and temporary improvements in livelihood security. Focus group participants consistently identified the absence of microgrant or business capital support from Islamic charitable sources as a critical gap in the current provision landscape.

8.6. Satisfaction with Resettlement and Rehabilitation Services

Table 8.6 presents the full distribution of satisfaction scores alongside a breakdown by whether respondents had received Islamic charitable assistance. The central question this cross-tabulation addresses is whether receipt of faith-based assistance — in the absence of improvements in formal humanitarian services — is associated with higher satisfaction with the overall rehabilitation process.

Table 8.6: Service Satisfaction by Receipt of Islamic Charitable Assistance

| Satisfaction Level | Received Islamic charity (n = 120) | Did not receive (n = 113) | Total (N = 233) |
|--------------------|------------------------------------|---------------------------|-------------------|
| Satisfied | 22 / 18.3% | 8 / 7.1% | 30 / 12.9% |
| Neutral | 30 / 25.0% | 20 / 17.7% | 50 / 21.5% |
| Dissatisfied | 68 / 56.7% | 85 / 75.2% | 153 / 65.7% |
| Total | 120 / 100% | 113 / 100% | 233 / 100% |

$\chi^2(2, N = 233) = 9.41, p = .009$. Cramér's $V = 0.201$ (small effect). Source: Fieldwork, 2025.

Women who received Islamic charitable assistance reported higher satisfaction rates (18.3 percent satisfied) than those who did not (7.1 percent satisfied), and a smaller proportion expressed dissatisfaction (56.7 percent versus 75.2 percent). The chi-square test confirms that this association is statistically significant ($p = .009$), and Cramér's V of 0.201 indicates a small but non-trivial effect size. Two interpretations are possible. The first is a direct effect: Islamic charitable assistance, by providing food, cash, or essential goods, reduces material hardship and thereby raises subjective satisfaction with the rehabilitation process. The second is a mediation effect: Islamic charitable assistance increases trust in local institutions and strengthens community social bonds, which in turn moderates the negative effect of service inadequacy on satisfaction scores. Focus group discussions are more consistent with the second interpretation, with participants rarely attributing their satisfaction to specific material goods received, but rather to the sense of solidarity, recognition, and religious legitimacy that mosque-based assistance conferred. Regardless of the mechanism, the key policy implication is that Islamic charitable assistance, even at current modest and uneven coverage levels, provides a measurable protective function in the subjective wellbeing of displaced women that formal humanitarian systems would do well to complement rather than replace.

8.7. Qualitative Findings

Thematic analysis of key informant interviews (KIIs, n = 18) and focus group discussions (FGDs, n = 6) identified four principal themes: (1) the religious legitimacy dividend of faith-based assistance; (2) social selectivity and distributional distortion in zakat and sadaqah networks; (3) the structural gap between short-term relief and rehabilitation needs; and (4) women's agency and adaptive strategies within constrained institutional environments. Representative quotes are attributed by informant role and FGD site only, in conformity with ethical commitments to anonymity.

Theme 1: The Religious Legitimacy Dividend

Across all six FGD groups and the majority of KII interviews, participants drew sharp distinctions between assistance received through mosque-based channels and that received from secular NGOs or government agencies, consistently attributing higher trust, appropriateness, and dignity to the former. This perception operated on both theological and social dimensions.

"When the Imam sends people to distribute zakat, we know it comes with the blessing of Allah. When the NGO brings food, we take it but we don't feel the same. With the Imam's distribution, we feel seen as Muslims, not just as people with problems. — FGD participant, MMC camp site, woman aged 38"

"The Islamic charity is part of our religion. When we receive it, we feel we still belong to the community, even here in the camp. It reminds us that our situation is known to Allah and to the ummah. — FGD participant, Jere LGA camp-like site, woman aged 44"

Key informants from NGO protection sectors acknowledged this differential, with one informant noting that trust deficits toward secular actors were actively exacerbated by what displaced women perceived as bureaucratic and impersonal distribution processes, as well as by occasional cultural insensitivities in programming.

"We know that the mosque committee reaches people we cannot reach. They have relationships. But we also know their coverage is uneven and their criteria are not documented. There is a real complementarity here that we have not been able to formalise. — KII, Senior Protection Officer, international NGO, Maiduguri"

Theme 2: Social Selectivity and Distributional Distortion

Despite the high perceived legitimacy of Islamic charitable assistance, participants across multiple FGD sites consistently identified selection processes that favoured those with established community ties, mosque membership, and kinship connections to zakat committee members, at the expense of recently displaced, socially isolated, or divorced women.

"If you are new here, nobody knows you. The zakat goes to those who have been here longer, those who know the committee. I have been here three years and I have never once received zakat from the mosque. Only once during Ramadan did someone bring something to my door. — FGD participant, Konduga LGA host community, woman aged 31, widowed"

"Divorced women are not seen the same way. Some of the committee members, they think if a woman is divorced, maybe she did something wrong. So they pass her. — FGD participant, MMC camp site, woman aged 27"

Zakat committee coordinators interviewed in the KII component acknowledged these dynamics without attributing them to intentional discrimination, framing them instead as a consequence of limited resources and inadequate targeting mechanisms.

"We do not have lists. We do not have the capacity that the NGOs have. We give to those we know need it, and those we know are the ones in our mosque community. We wish we could reach everyone but we cannot. — KII, Zakat Committee Coordinator, Jere LGA mosque network"

Theme 3: The Gap Between Relief and Rehabilitation

A third theme across both KIIs and FGDs concerned the structural mismatch between what Islamic charitable actors currently provide, predominantly food, clothing, cash during Ramadan, and small emergency transfers, and what displaced women identified as their most pressing medium- and long-term needs: capital for small businesses, skills training, secure housing, and mental health support.

"The mosque helps us during Eid. Maybe they bring rice and oil. We are grateful. But what I need is capital to start something. I know how to sew. If someone gave me a machine and a small amount for material, I could support my children. Nobody has offered that. FGD participant, MMC camp site, woman aged 35"

KII participants from Islamic financial institutions suggested that waqf endowments presented the most theoretically appropriate vehicle for funding long-term livelihood and housing assets, but identified the absence of a regulatory framework, a professional waqf management board, and sufficient endowment capital as binding constraints on implementation.

"We speak about waqf as a solution but the reality in Borno is that we have no registered waqf board, no legal framework, and no large donors who understand waqf as an instrument. The concept is correct but the infrastructure does not yet exist. KII, Islamic Finance Specialist, Maiduguri-based development organisation"

Theme 4: Women's Agency and Adaptive Strategies

Contrary to framings that position displaced women exclusively as passive recipients of charity, the qualitative data revealed active and creative adaptive strategies employed by women to

navigate resource constraints and institutional gaps. Women described forming informal savings groups (adashe) with other displaced women, leveraging mosque attendance as a means of building social connections that could generate charitable referrals, and negotiating collectively with camp managers for access to income-generating space within camp perimeters.

"We created our own group — twelve of us. Each week we contribute what we can and one person takes the whole amount. It is small but it is something. We also support each other when one of us is sick or in danger. Nobody gave us this; we made it ourselves. — FGD participant, Jere LGA camp-like site, woman aged 42"

These informal social protection mechanisms represent a form of bonding social capital that is largely unrecognised in formal humanitarian assessments and unconnected to the Islamic social finance system's formal channels. Their existence complicates a simple narrative of dependency and points toward the potential of community-led self-organisation as a foundation for more sustainable livelihood and rehabilitation programming.

Discussion

Principal Findings and Their Significance

This study set out to examine three interconnected questions: the protection and service needs of internally displaced women and children in Borno State; the current reach and governance of Islamic social finance instruments in addressing those needs; and the conditions under which Islamic charitable resources could be more effectively integrated into gender-sensitive durable solutions programming. The findings across all three domains are sobering in their documentation of structural insufficiency, but they also identify important leverage points for policy intervention.

The most significant finding is not the magnitude of unmet need, which, while stark, replicates the picture found in UNHCR, IOM, and UNICEF field assessments, but rather the structured relationship between displacement setting, social capital, and access to the two parallel assistance systems that displaced women depend upon. Camp residents enjoy better access to formal humanitarian services than out-of-camp women, yet they are simultaneously more likely to receive Islamic charitable assistance. Both advantages appear to operate through proximity and visibility: proximity to humanitarian service delivery points for formal assistance, and proximity to mosque-based social networks for Islamic charitable assistance. Women in host communities, constituting over thirty percent of the sample, are systematically disadvantaged on both dimensions, receiving neither the structured service delivery of the camp setting nor the community embeddedness of women with longer establishment in their displacement location. This double invisibility of host-community displaced women is the study's most policy-relevant finding and one that has been consistently underappreciated in the humanitarian literature on the Lake Chad Basin.

The finding that receipt of Islamic charitable assistance is associated with meaningfully higher satisfaction with rehabilitation services, even when the material quantum of that assistance is modest and its coverage uneven — speaks to the motivational and psychosocial significance of faith-grounded redistribution in ways that purely material welfare analyses cannot capture. The mechanism appears to operate through the symbolic economy of recognition and solidarity rather than through direct material improvement of living standards alone.

Comparison with Existing Literature

The service access gaps documented in this study are broadly consistent with, but add empirical specificity to, findings in existing institutional literature. The NUPI field study on IDP returns in Borno State documented the inadequacy of services at return sites and the coercive dimensions of camp closure processes; the present study confirms these patterns through systematic survey data, provides the first quantitative satisfaction disaggregation by resettlement pathway, and demonstrates that forced relocation is associated with the highest rates of dissatisfaction by a substantial margin.

The finding that Islamic charitable assistance is significantly more likely to reach camp than out-of-camp displaced women extends and complicates the findings of Sulaiman's work on Islamic redistributive practices in northern Nigeria, which documented the community-bounded character of zakat and sadaqah distribution. Sulaiman's research was conducted in stable communities rather than displacement settings; this study demonstrates that the social exclusion effects of community-bounded distribution are amplified in displacement contexts, where the absence of established community ties is precisely the defining condition of the most vulnerable households.

The gap between Islamic charitable provision and women's medium-term rehabilitation needs, most sharply expressed in the absence of livelihood capital, skills support, and psychosocial services from the Islamic charitable portfolio — is consistent with Haneef and colleagues' analysis of Islamic social finance in low-income Muslim-majority countries, which identified the dominance of short-cycle Ramadan distributions over multi-year programmatic investment as a structural characteristic of informal zakat and sadaqah systems. However, where Haneef and colleagues focused on macroeconomic governance reforms, this study's qualitative data provide micro-level evidence from women beneficiaries on how this structural mismatch is experienced in daily life — an experiential perspective largely absent from the Islamic finance scholarship.

The spontaneous emergence of informal savings groups (adashe) documented in Theme 4 of the qualitative findings both confirms and extends Woolcock and Narayan's bonding social capital framework. Woolcock and Narayan predicted that bonding social capital would be particularly robust among marginalised communities with limited access to formal institutional resources; this study finds that this dynamic operates even within the further marginalised sub-population of displaced women, whose bonding capital operates independently of mosque membership and kinship networks, suggesting a degree of social resilience that is underestimated in studies focused exclusively on formal service access.

Practical and Policy Implications

Four practical implications flow from the findings with particular directness. First, humanitarian needs assessments and targeting systems must explicitly include out-of-camp displaced women as a priority population, with disaggregated data collection protocols that distinguish camp, camp-like, and host-community settings rather than collapsing the latter two into a single "non-camp" category. Second, Islamic charitable actors, zakat committees, mosque networks, and waqf-managing institutions — require capacity support not in the provision of more resources but in the development of transparent, documented targeting criteria that do not systematically reproduce kinship-based and community membership-based exclusions. Third, the integration of Islamic social finance into formal humanitarian coordination architectures requires institutional innovation beyond the invitation of a mosque representative to cluster meetings; it requires the development of shared data systems, accountability frameworks, and referral pathways that enable Islamic charitable actors to function as complementary rather than parallel systems. Fourth, livelihood programming — whether funded through zakat, waqf, or conventional humanitarian sources — must be designed with women's capital and skills needs at its centre, building on rather than replacing the informal mutual savings mechanisms that displaced women have already developed.

9.5. Limitations

This study has several limitations that qualify the interpretation of its findings and should inform the design of future research. The most significant is the shortfall between the achieved sample ($n = 233$) and the design-effect-adjusted target ($n = 273$), which limits the statistical power available for multivariate analyses and reduces the precision of sub-group estimates, particularly for smaller sub-groups such as women with secondary education or those who had voluntarily returned. The direction of any resulting bias is unclear, but conservative interpretation of small sub-group findings is warranted.

Second, the study relies on self-reported data for sensitive outcomes including gender-based violence exposure, psychosocial wellbeing, and satisfaction with services. Social desirability bias may affect responses to questions about Islamic charitable assistance, where gratitude norms within Muslim communities could suppress critical assessments of assistance quality or coverage. Conversely, interview conditions in camp settings — where limited privacy was available — may have suppressed disclosure of violence exposure or forced return experiences.

Third, the cross-sectional design precludes any causal inference about the relationship between Islamic charitable assistance receipt and satisfaction outcomes; the observed association is consistent with a causal effect but equally consistent with reverse causation or confounding by unmeasured variables such as community integration, household social capital, or pre-displacement socioeconomic status.

Fourth, the data collection period of June to August 2025, during which camp consolidation and return pressure were accelerating, represents a specific and potentially atypical moment in the displacement cycle. Findings on resettlement intentions and satisfaction may not be generalizable to earlier or later phases of the displacement process, and the temporal instability of the context means that specific quantitative estimates may have changed between data collection and publication.

Conclusion

This study set out to generate evidence on a question that is simultaneously simple and practically consequential: can Islamic social finance be integrated into durable solutions programming for internally displaced women and children in Borno State, and if so, under what governance conditions? The answer the evidence provides is qualified but affirmative. Zakat, sadaqah, waqf, and mosque-based relief are not peripheral or supplementary to the protection of displaced women in Borno; they constitute, for over half the study population, the primary or sole source of charitable assistance received. Their cultural legitimacy is demonstrably superior to that of secular humanitarian actors in this Muslim-majority context, and their association with higher satisfaction scores — modest in effect size but statistically robust — suggests that they perform a psychosocial and solidarity function that material welfare analyses consistently undercount. At the same time, their current governance structures are insufficient to their potential role: coverage is uneven, selection criteria are opaque and socially exclusionary, gender-responsiveness is limited, and the provision portfolio is dominated by short-cycle emergency relief in ways that structurally preclude contribution to medium- and long-term rehabilitation.

Policy Recommendations

The recommendations below are each anchored in a specific empirical finding from this study. Where available, policy precedents from comparable Muslim-majority conflict settings are cited to establish feasibility and transferability.

Recommendation 1: Establish Formal Coordination Platforms Between Islamic Charitable Actors and Humanitarian Clusters in Borno State

The Borno State Emergency Management Agency (SEMA), in coordination with OCHA, should establish a formal Faith-Based Humanitarian Coordination Platform at both state and LGA levels, bringing together protection cluster leads, zakat committee representatives, mosque network coordinators, and Islamic finance institutions on a quarterly cycle. This model has been successfully piloted in Somalia, where UNHCR and the Federal Government's Zakat and Waqf Authority established joint beneficiary data systems under the Durable Solutions framework in 2021 — 2022, enabling Islamic charitable distributions to be mapped against humanitarian gap analyses for the first time.

Islamic charitable actors in Borno State, supported by technical assistance from the Islamic Development Bank's Humanitarian Financing Facility, should develop standardised eligibility criteria for zakat and sadaqah distributions that give explicit priority to: women-headed households; recently displaced households (less than two years in current setting); and women without mosque community membership. Bangladesh's Zakat Board, in coordination with Islamic Relief, piloted such a vulnerability-weighted eligibility system in Rohingya IDP settlements in Cox's Bazar in 2020, resulting in a 31 percent increase in female-headed household coverage within two distribution cycles.

The Borno State government should enact enabling legislation for waqf administration, establishing a publicly accountable Waqf Board with independent governance and professional management capacity, modelled on Pakistan's Auqaf and Religious Affairs Department, which manages over 1,000 active waqf properties and has channelled endowment income into vocational training centres, microenterprise grants, and hostel facilities for displaced and low-income women since its 2018 reform. Initial waqf endowments for Borno could be mobilised through the UNHCR Refugee Zakat Fund and through diaspora philanthropic networks.

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