



Engineering our Own Futures: Lessons on Holistic Development from Muslim Women's Civil Society Groups in Nigeria, Ghana and Tanzania

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Abstract

Muslim women's organizations in East and West Africa have cultivated successful strategies to mitigate the varied domestic economic and political outcomes produced by globalization. Although China and the other BRICS countries are providing multi-polar development models, their results may not differ significantly from their western counterparts if groups that are often left out of the decision-making processes are not included. There is an urgent need for social scientists to make the experiences of African women as designers of development the central point of theorizing in order to inform how we conceptualize economic and political participation and measure inequality. This paper will utilize case studies from local women's non-governmental and community-based organizations in Kano, Nigeria, Tamale, Ghana and Dar es Salaam, Tanzania to help develop mechanisms for sustainable economic growth and substantive representation which, I argue, can help generate state institutions that are more responsive to the needs of their citizens. Mainstreaming gender as an analytical frame is essential because it interrogates privilege, illustrates how it is distributed among and between women and men and provides insights into partnerships that can be forged across genders. Furthermore, the institutional linkages of women's organizations both within and across national contexts strengthens the ability of African countries to look internally and share their development best practices through sub-regional entities and the African Union. Finally, civil society needs to be redefined and contextualized using the perspectives of citizens at the grassroots level to produce holistic policy recommendations for all three tiers of governance (domestic, sub-regional and regional).

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Résumé

Les organisations de femmes musulmanes en Afrique de l'Est et de l'Ouest ont mis au point des stratégies efficaces pour atténuer les divers effets économiques et politiques internes de la mondialisation. Bien que la Chine et les pays BRICS fournissent des modèles de développement multipolaire, leurs résultats pourraient ne pas différer considérablement de ceux de leurs homologues occidentaux si les groupes qui sont souvent laissés en rade dans les processus décisionnels ne sont pas inclus. Il est urgent que les spécialistes des sciences sociales fassent de l'expérience des femmes africaines en tant que conceptrices du développement le point central de la théorisation afin d'éclairer la façon dont nous conceptualisons la participation économique et politique et mesurons l'inégalité. Le présent article se fondera sur des études de cas d'organisations non gouvernementales et communautaires locales de femmes à Kano, au Nigeria, à Tamale, au Ghana et à Dar es-Salaam, en Tanzanie, pour aider à développer des mécanismes de croissance économique durable et de représentation substantielle qui, je soutiens, peuvent permettre de générer des institutions étatiques plus réactives aux besoins de leurs citoyens.

L'intégration du genre comme cadre analytique est essentielle car elle interroge le privilège, illustre la façon dont elle est distribuée entre les femmes et les hommes et donne un aperçu des partenariats qui peuvent être forgés entre les sexes. De plus, les liens institutionnels des organisations de femmes à l'intérieur et à l'extérieur des pays renforcent la capacité des pays africains de se pencher sur les questions internes et de partager leurs meilleures pratiques de développement par le biais d'entités sous régionales et de l'Union africaine. Enfin, la société civile doit être redéfinie et contextualisée en tenant compte des points de vue des citoyens au niveau local pour produire des recommandations politiques globales pour les trois niveaux de gouvernance (national, sous régional et régional).

Introduction

Over the last two decades Muslim women's civil society organizations (CSOs) in Africa have become increasingly more engaged in development work, specifically in the areas of gender equality, economic inequality, education, health and political participation. Local Muslim women's organizations in East and West Africa have cultivated successful strategies to mitigate the varied domestic economic and political outcomes produced, by globalization. By placing women at the centre of economic production they become the designers of development rather than being designated as the recipients of development programmes. Additionally, the women's organizations that were the focus of this study further illustrate the importance of being able to create independent and new constructs of development that are contextualized within

national contexts and communities. More specifically these CSOs, including non-governmental (NGOs) and community-based organizations (CBOs), also focus on addressing the needs of groups that are often excluded from decision making, in particular women. Finally, these CSOs work with a cross-section of women ensuring that privileged voices are not the sole shapers of development narratives and programming suggestions (Wallace 2014). The strategies of Muslim women's groups illustrate that it is possible to devise sustainable mechanisms of economic, social and political inclusion while challenging the current international development paradigms. Although China and the BRICS countries have the potential to provide multi-polar development models, their results may not differ significantly from their western counterparts if groups that are often left out of the decision-making processes, i.e. local Muslim women's organizations, are not included.

There have been several critiques of development approaches, specifically economic growth, defined by the Washington Consensus which tend to 1) prioritize economic growth using purely quantitative measures, 2) create definitions of development and associated metrics based on the perspectives of western countries, and 3) rely on neoliberal models which can serve to inculcate vulnerable populations into global economic systems of governance (Mkandawire 2014; Mama 2001; Adedeji 2004; Cornwall 2003). Furthermore, groups such as 'Fifty Years is Enough' and others critique the ineffectiveness of the current neoliberal development models arguing that the WB, IMF, USAID and others have failed to attain their articulated economic and social goals. There is a long tradition of African scholars that have criticized normative development models (Mkandawire 2014; Mama 1996, 2001; Adedeji 2004; Imam 1997). Dambisya Moyo in her work *Dead Aid* further contextualized these problems, highlighting the fact that after almost one trillion in aid dollars travelling from western countries to Africa, the average citizens on the continent are less economically secure and inequality persists as a result of growth rates that are unsustainable (Moyo 2009). Additionally, Moyo touts the aid cycle as one of the key reasons that low growth rates persist, corruption continues and local markets tend to atrophy. She instead suggests that providing more foreign direct investment in the form of capital flows to governments, which can in turn make funds available to entrepreneurs in African countries, will create a stronger domestic private sector, sustainable growth and a more equitable distribution of revenue (2009).

Moyo's critique is critically important to our understandings of the relationship between FDI and development aid as it is currently implemented and financed. I would argue further that cultivating a robust domestic private sector also requires that all stakeholders including women who often comprise

a significant portion of small-scale local vendors, etc. are included in the discussions regarding how to distribute and access capital. These factors are critically important and groups that are economically marginal are often not part of the process. While economic independence through investment rather than dependence on aid is the ideal model, Moyo's solution subverts the instruments of global governance present in international development organizations yet promotes neoliberalism in her efforts to use external FDI to generate growth in the private sector. It is important to note that the economic contributions that women make through domestic labour, wage employment, and volunteer work are often not included in aggregate economic data (Kabeer 2005). More specifically, their development work is similarly overlooked (Wallace 2014). Their contributions through NGOs and CBOs should be viewed as a central component of development; however, it is important to recognize that their significance can be undermined if local women's organizations are unable to mitigate the influences that international development groups often wield in shaping development discourses and policies.

Several feminist works have explored the relationship between domestic women's organizations and international donors in detail. Microcredit in particular which has often been touted as a way for women to be involved in small-scale trading and other activities can increase their profit margins in addition to securing financial stability. The Gareem bank in particular is often hailed as an example of the success of these models. Feminist scholars have explored the ways in which microcredit can be problematic for women who are often most economically vulnerable because they also use the same neoliberal modes of economic development. For example, Christine Keating, Claire Rasmussen, and Pooja Rishi (2010) disrupt narratives of microcredit that claim to enhance women's economic status and thereby increase their political and economic bargaining power. While their critiques are important, it is at the same time problematic to assume that local NGOs invariably integrate women into the neoliberal economic systems in ways that make them additionally vulnerable. Local Muslim organizations, which are the focus of this study, rely on multiple sources of domestic funding and are therefore often able to avoid participation in neoliberal models of microcredit provision (Wallace 2014).

There is an urgent need for social scientists to make the experiences of African women as designers of development the central point of theorizing in order to inform how we conceptualize economic and political participation and measure inequality. This paper will utilize case studies from local women's NGOs and CBOs in Kano, Nigeria, Tamale, Ghana and Dar es Salaam, Tanzania to help develop mechanisms for sustainable economic growth and substantive representation, which I argue, can help generate state and regional institutions

that are more responsive to the needs of their citizens. Mainstreaming gender as an analytical frame is essential because it interrogates privilege, illustrates how it is distributed among and between women and men and provides insights into partnerships that can be forged across genders. Furthermore, the institutional linkages of women's local organizations both within and across national contexts strengthens the ability of African countries to look internally and share their development best practices through sub-regional entities and the African Union. Finally, civil society needs to be redefined and contextualized using the perspectives of citizens at the grassroots level to produce holistic policy recommendations for all three tiers of governance (domestic, sub-regional and regional).

Methods

This article captured the experiences of Muslim women's local civil society organizations (NGOs and CBOs) groups in Kano in Nigeria, Tamale in Ghana and Dar es Salaam in Tanzania to illustrate their ability to define, develop and establish mechanisms for sustainable economic growth and substantive representation, which I argue can help generate state, sub-regional, and regional institutions that are more responsive to the needs of their citizens. This is critically important as Africa as a region continues to engage with the BRICS to address development goals. I drew primarily on feminist and interpretivist ethnographic methods to create a textured picture of the dynamics and interactions among women and between women and the state (MacDonald 1995; Callaway 1987; Mikell 1997; Kleinmon 2007, Nager and Geiger 2007; Kubik 2009). By centring the experiences of Muslim women I was able to utilize their perspectives to speak back to the existing statistical data on labour and policy prescriptions for development and women generated by the state. This approach provided empirical data about women's economic and political activities and revealed gaps present in quantitative data on the economic and political contributions of Hausa women (Pittin 1991; Mama 2001). Using qualitative research methods across disciplinary boundaries helps redress data limitations (McDonald 1995; Debusscher and Van der Vleuten 2012). In the field, I opted to maximize rich descriptions of the activities and perspectives of a representative cross section of NGOs, CBOs, and Muslim women.

My methodological approach also allows me to showcase the agency and perspectives of Muslim women, including how they define development, how they situate their work within the context of Islam, and their mobilization strategies around gender which at times includes engaging political structures. Three key factors are captured: 1) maintaining autonomy through funding

strategies, 2) creating an inclusive approach to development cutting across social locations, and 3) utilizing religion and cultural identities toward contextualizing development goals. Using a mixed-methods approach including semi-structured interviews (Leech 2003) provides insights into the ways in which gender and production roles are linked to and vary from prescribed development goals – as I elaborate below.

The groups that have been the focus of this study are local Muslim women's organizations where the leadership is not economically dependent on the revenue from the group for their economic security. This, coupled with their multiple streams of funding spanning domestic and international and local community and religious leaders sources, allow them to be discerning about which partners they work with on which projects, thereby preventing their vitality from being externally dependent or susceptible to grant cycle shocks and to remain viable during programming cycles (Wallace 2014). The CSOs that were selected for this study are as follows.

I focused on two NGOs in Kano, Nigeria to illustrate their ability to advance diverse sets of policy interests exemplified by the Federation of Muslim Women's Associations in Nigeria's (FOMWAN) work on the maternal health bill and the emphasis on making grassroots women the primary accountability partners for the local Ministry of Health's delivery of goods and services, which the Grassroots Health Organization of Nigeria (GHON) facilitated during the programmes they conducted in four local government areas to increase the access of local communities to healthcare facilities. These organizations 1) focus on development issues, 2) assist vulnerable populations, and 3) have connections with community-based organizations. FOMWAN is a membership group including CBOs.

I relied on participant observation to analyse how the women in these organizations related to one another, for example at programmes conducted by GHON, the primary focus of this study, as well as their NGO and CBO networks. I observed the first initiative focused on increasing access to healthcare facilities of communities in four local government areas (LGAs) conducted in partnership with Pact Nigeria and the Kano State Ministry of Health, which was funded by the Nigerian government. Observing GHON, given the breadth of its development work and the different women that come together through the organization, revealed the ways in which privilege is constructed and contested by Hausa women and the variety of ways in which they conceptualize development on their own terms.

In Tamale, Ghana, I observed Enterprising Women in Development (EWID), an NGO that focuses on advocacy in health, policy, politics and development for women. The executive director is also the head of the Federal

Organization of Muslim Women in Ghana (FOMWAG). FOMWAG is a national association for Muslim women. Much of their work centres on hosting workshops that inform Muslim women about critical issues and policy developments that will impact them. Finally, I interviewed one of the members of the elders' council of women cooperatives in the Hausa Zongo community. The women of the Zongo have formed a series of trading cooperatives in order to support each other and increase profits. Islam plays a central role in the lives of each participant with particular emphasis on being self-sufficient in their different capacities.

Sahiba Sisters is the organization that I selected to focus on in Tanzania, given that it is independent from the state in contrast to the Tanzanian Muslim Council (BAKWATA). The BAKWATA tends to be overrepresented in the literature (Tripp 2012). Sahiba Sisters serves as an umbrella organization for over forty-eight local Muslim women's NGOs and CBOs that are often unregistered. Sahiba Sisters operates in thirteen regions in Tanzania including Mwanza, Manyara, Morogoro, Dodoma, Iringa, Mbeya, Kilimanjaro, Dar es Salaam, Lindi Town, Tabora, Kigoma, Songea, Zanzibar (Unguja and Pemba). Accessing the perspectives of these women's organizations is critical because they illustrate the interests and priorities of organizations that are often marginal to the state and the international development community.

Development for Whom?

The debate on how development is defined, who has the right to define it, and how attaining development goals is monitored and evaluated is extensive. Mkandawire's recent piece 'The Spread of Economic Doctrines & Policy-making in Post-Colonial Africa' provides key insights into the ideological assumptions implicit in economic development approaches in Africa (2014). He argues that the materialist approach to African development often reflects the foreign interests of western countries and the resulting policy frameworks emphasize socially constructing these materialist frames. Furthermore, his work chronicles the shift from the structuralist-developmental or neo-Marxist approach of the sixties and seventies, to the neoliberalism of the eighties and nineties, and the contemporary emphasis on growth and welfare through poverty reduction and income redistribution (Mkandawire 2014). He posits that instead of focusing on the interests of actors and institutional constraints that development theorists should prioritize the cultivation of ideas capable of 'helping us understand any society' (Mkandawire 2014:179). In other words, the key is being able to conceptualize the ways in which the intersections of the political, cultural, economic, social, and historical factors serve to shape societies within national contexts. Academics in

particular are charged with this task given the influence that the scholarship we produce has on policy outcomes. In an effort to heed this call, this article will explore the ways local Muslim Women's organizations in East and West Africa have cultivated successful strategies to advance their own definition of development, work across lines of privilege, and mitigate the varied domestic economic and political outcomes produced by the globalization of development paradigms.

Development aid acquired from the World Bank, the International Monetary Fund, and other international donors is usually under the control of the state. Therefore, in many cases, the implementation of programmes resourced with these funds can function as a form of global governance because they monitor and regulate women's economic activity. Consequently, the constraints imposed by donors have the potential to affect women – if women's organizations un-reflexively conduct programming by circumventing the international donor exclusivity they are able to mitigate the negative costs (Campbell and Teghtsoonian 2010). In *Women's Studies and Studies of African Women* During the 1990s, Amina Mama writes that economics tends to be built upon masculinist distinctions between the formal and informal economy and the biological rather than social reproduction (1996). Macroeconomic analysis is based on 'maternal altruism' rendering women's economic contributions invisible. African women's labour invalidates the formal and informal binary because in many ways the income-generating activities are extensions of their domestic labour, posing an interesting critique of the public and private binary. Furthermore, the extensive trade networks and financial transactions that women engage in using the market dismantle the nuclear depiction of kinship networks. Mama raises some critical critiques of economics and state and society; however, they need to be contextualized within the experiences of Muslim women in Nigeria, Ghana, and Tanzania.

Historically, the shifts in development paradigms from Women in Development (WID), to Women and Development (WAD), to Gender and Development (GAD) reflect the expansion of theoretical models to address structural impediments and attempt to attain gender equality through organizations (Rathgeber 1999; Nikkhah et al. 2012). NGOs transform individual levels of empowerment into collective efforts to challenge gendered power dynamics, and cultural and institutional constraints through programmes and awareness campaigns (Desai 2005; Nikkhah et al. 2012). Furthermore, these groups can function as sites to reconstitute new gender norms by mainstreaming concerns of women into development approaches and policies and increasing their presence in public spaces (Cornwall, Harrison and Whitehead 2004; Moser and Moser 2005; Alvesson and Billing 2009). While NGOs can potentially deconstruct gender hierarchies

domestically, relationships between international and local organizations are also capable of re-inscribing privilege given differentials in the ability to influence development agendas (Ruwanpura 2007). The level of impact of globalization and on domestic political and economic systems depends in many ways on the amount of inclusion women and other vulnerable groups have on decision-making frames as they relate to national production goals and associated policy priorities. The Millennium Development goals showcase the importance of thinking about gender empowerment as 'the ability to make choices' (Kabeer 2005). She elaborates further that it is essential to see gender equality and women's empowerment as 'an intrinsic rather than an instrumental goal, explicitly valued as an end in itself rather than as an instrument for achieving other goals' (Kabeer 2005). In other words, not only is it important that there are other options available but they also need to be visible and accessible in order for agency to be exercised.

The BRICS have the potential to incorporate the agency of excluded actors through the cultivation of a multi-polar approach to development and consequently global governance which has been highlighted by several scholars (Armijo 2007; Glosny 2010; Gammeltoft 2008; Hau et al. 2012; Purushothaman 2003). BRICS have generated new opportunities and forums for international engagement with other actors that are essential to both domestic and regional trends. More broadly the members of the BRICS focus on natural resource acquisition, expansion into new markets and identifying investment sectors in emerging markets (Hau et al. 2012). The interaction with Africa is not based solely on economic interests. Instead the BRICS frame their relationship with Africa in the context of a mutual interest in being free from western exploitation and imperialism (Schoeman 2011). Brazil attempts to draw the connection along the cultural connections stemming from the legacies of the slave trade and India underscores their mutual colonial experiences with the UK (Schoeman 2011). Although there is potential, there are also ways in which the divergent national interests of member countries can serve to constrain bilateral relationships with Africa (Glosny 2010; Sharma 2012). They can emphasize trade in natural resources in the energy sector which comprise approximately 67 per cent of exports to Nigeria, Angola, and Sudan (Schoeman 2011). In an effort to break out of this model Souza highlights Brazil's cooperation approach to development as a partnership with African countries including technical cooperation-knowledge and technology, humanitarian cooperation via agriculture, and social development in health and education (2014). India has also attempted to branch out into health, education, information communication technology and automobiles (Kimenyi & Lewis 2011). The recent establishment of the BRICS development bank and contingency fund illustrates that development

is a key priority of the BRICS. It is therefore essential that the BRICS invite Muslim women's organizations to the table, allowing them to utilize their institutional knowledge to help ensure that the BRICS new development bank does not repeat the same mistakes as the Washington Consensus models.

The political engagement and development work of African Muslim women through their organizations captures their agency in successfully resisting externally constructed monolithic definitions of Muslim women by some conservative men within communities and by foreign development organizations (Oyewumi 1998; Imam 1997; Adamu 1999). Understanding how women are negotiating these tensions in their labour and mobilization choices and strategies, in addition to levels of institutionalization and affiliation, provides direct evidence of women negotiating the 'double-edged' sword (Adamu 1999). Adamu highlights the constant tension African Muslim women experience as they are exposed simultaneously to more conservative forms of Islam and the hegemony of Western feminists, both of which they resist to create their own autonomous conceptualization of development (Narayan 1997). Much like Chandra Mohanty's disruption of the construction of non-Western women as a passive monolithic group, my study analyzes the varied experiences of Muslim women as development actors to illustrate their use of economic agency to challenge intersecting social and political power structures (Mohanty 1988). Mainstreaming gender as an analytical frame is essential because it interrogates privilege, illustrates how it is distributed among and between women and men and provides insights into partnerships that can be forged across genders. The Muslim women's organizations that are the focus of this study are using their civil society organizations to represent the interests of women in development and public policy

The works of Amina Mama and Ayesha Imam provide insights into how African Muslim women conceptualize their multiple identities and negotiate between what can at times be viewed as competing sets of interests with material, social and political consequences (1996, 2003). It also provides a context to understand the relationships of identity, interests, and the formation of organizations to attain outlined goals. In addition to Islamic identities, socioeconomic status, lineage, level of Islamic and secular education, age and other factors also impact women's perspectives. Muslim women's CSOs illustrate a focus on different development issues and strategies utilized to address them. African Muslim women actively resist externally constructed definitions of Muslim women by their male counterparts and western approaches to development (Oyewumi 1997 & 2003, Ogundipe-Leslie 1994, Adamu 1999, Lemu 2007, Jamal 2007, Alidou 2005, Kabir 2011) Adamu uses the phrase 'double-edged sword' to highlight

the constant tension African Muslim women experience as they are exposed simultaneously to more conservative forms of Islam (that they often resist) and the hegemony of Western feminists (1999). While Muslim women are framing gender equality and development on their own terms, they are also able to partner at times with international organizations and at times provide substantive feedback to government ministries. The ability to cultivate these connections is directly related to the social locations of women within the organizations. The political significance of Islam and experiences of Muslim populations are varied particularly with respect to national context. Therefore, I am arguing that through careful analysis of the structures of NGOs and CBOs in addition to their institutional relationships with each other and interactions with political institutions, it is possible to map forms of gender privilege as it relates to identity categories. Additionally, depending on their structures, NGOs and CBOs are potentially equipped to represent multiple interests of women in ways that differ from female legislators and ministers because they function outside of the institutional constraints of the state and are active on the ground.

Muslim Women's CSOs as Designers of Development

There are a myriad of perspectives of Muslim women on development; however, I want to begin this section with two quotes that illustrate women's ability to interpret their own roles in Islam in ways that are consistent with, not in conflict with, their NGO and CBO activities.

Haj. Auy, a member of the Muslim Sisters Organization, which plays an advisory role to FOMWAN, highlights the ability of Muslim women to define their own roles in development and their contributions to their family, community, and country:

In terms of there [allegedly] being a conflict between western education and being a Muslim woman...[it is possible] that you could be educated in the western sense but you could still uphold your values of being a traditional Hausa Fulani woman. Ah uh still be able to carry out those roles...So and I am allowed to engage in economic activities which do not compromise my position as a wife and mother and a Muslim woman. I provide job opportunities for over 100 people, which I feel I am contributing something to the economy of the country. To the people around me and also no matter how small it is, it is pushing the wheel of progress forward (interview with Adryan Wallace).

Haj. Hadiza, the director of GHON, echoes a similar sentiment about the synergy between Islam and education for women:

Women should be educated...Because from what I know of my religion Islam tells me, it doesn't deprive any woman from attaining education (interview with Adryan Wallace).

Both Haj. Auy and Haj. Hadiza demonstrate that women are resisting critiques from men in their communities that their work is in conflict with their Islamic identities and resisting the approaches to development championed by western feminists, which often reinforce global economic hierarchies that use constructs of gender equality based on neoliberal assumptions. They see promoting women's empowerment and development as part of their identities and roles as Muslim women. Both women are very privileged; however, it is precisely their social location that allows them to engage in development work without being financially dependent on it (Wallace 2014). As I examine the activities of NGOs below, the importance of mainstreaming the diverse interests of women and these strategies are highlighted.

FOMWAN & GHON-Kano, Nigeria

Since 2001, Kano State has offered free maternal health services, but there was no existing policy plan or law to regulate the terms and delivery of services. FOMWAN drafted a maternal health bill, in collaboration with other CBOs and groups, to help ensure that obstacles impeding all women from having equal access to state maternal health services are remedied. FOMWAN has offices in thirty-four states and connections to over five hundred women's organizations, both registered and unregistered groups. FOMWAN's direct efforts to maintain connections to CBO groups helped integrate concerns from grassroots women that are often excluded. These efforts are reflected in the ways the organizations facilitate collective exchanges. Given the organizational structure of FOMWAN, members of NGOs and CBOs are selected to represent the interests of their respective groups and in turn work together in committee, based on consensus (*shurah*), to devise the organizations' larger platform. Even when services may be available, it is imperative that there are guidelines to ensure equal access and it is important that grassroots women are able to actively participate in this element (Wallace 2014). FOMWAN, through proposing the maternal health bill, created a space for women in NGOs and CBOs to devise legislation that mainstreamed elite and grassroots women's priorities through consensus to include issues related to transportation costs and other hidden fees, level of comfort communicating their needs to the staff, food security and other concerns. FOMWAN has also been able to collaborate with international organizations giving women from community-based organizations (CBOs) access to stakeholders that the CBOs would not be able to acquire independently.

GHON, unlike FOMWAN, used another approach. GHON is a development organization, working to ensure that the health needs of grassroots women defined by local CBOs were addressed at the local level. Additionally, GHON equipped women in development CBOs with connections to the formal LGA political institutions capable of resolving issues they face related to accessing healthcare facilities. These local women's groups are now able to engage the relevant political institutions to address their concerns regarding the improvement of health factors and other areas, if they choose to do so. In addition to areas such as health, GHON highlights the broader contributions women can make to society in the areas of development. Under Sharia, in this particular Islamic context, delineating between the public and the private is not pronounced; therefore, changes in any one sector have direct implications on the other. Sadia, an employee of GHON, states that historically women were

...considered to be more at home or their work must be involved [in] home and the family. They are not recognized in the educational, health and everything to do outside. But as time goes on our people were able to identify that women [have] roles to play even in the outside society (Haj. Sadia, interview by Adryan Wallace, Kano, Nigeria, 11 November 2011).

Hausa women are successfully translating their needs associated with domestic activities into political claims particularly in the areas of health (Imam 1997): 1) they feel more empowered to advocate for their own interests; 2) having an affiliation with GHON made their communities take them more seriously when they were requesting support from local political authorities and community leaders; and 3) GHON facilitated relationships with officials who can assist them in accessing resources, for example, local hospital officials. GHON's work with the health facility clearly indicates the ways in which inclusive politics can be sustainable (Wallace 2014).

EWID-FOMWAG & Elder-Youth CBOs – Tamale, Ghana

EWID is a member of the Coalition of NGOs in Health, which attempts to develop a symbiotic relationship with the ministries of health in their respective districts. Haj. Hajara the executive director of EWID established the organization in 2004. EWID was created to ensure that Muslim women in northern Ghana are fully integrated into society particularly as it relates to protecting their rights, civic responsibilities and ability to advocate for development policies that are geared toward addressing gender inequalities in health, education and other sectors. Since 2004, EWID has conducted a myriad of activities; however, I will highlight two of their most recent programmes. The first is increasing women's participation in decision-making and the second is working with the network of NGOs in health to streamline

activities, increase partnerships and decrease duplication of efforts. In 2008, they conducted a preliminary assessment of the knowledge that women in five local communities had about their roles in decision making at the community level. The following year they travelled to seven communities to conduct similar programmes. Subsequently in 2010, they conducted a two-day workshop with twelve female aspirants for the National Assembly in eight electoral areas: Gindabour, Tuna, Sawla, Nakwabi/Blema, Kalba, Sangyeri, Kperibayiri and Jentilepe. The workshop focused on addressing concerns and challenges posed by the female candidates and strengthened their leadership qualities, assertiveness, public-speaking skills, advocacy and lobbying skills. The elections in December resulted in the historic election of two women to National Assembly in the Sawla and Nakwabi districts respectively. EWID continues to monitor the impact of their workshops in the local communities. They partnered with IBIS on this project.

In addition to her work with EWID, Haj. Hajara Telly is also the president of the Tamale branch of FOMWAG. The impetus of FOMWAG began in Nigeria after FOMWAN was established. In Ghana, FOMWAG primarily focuses on workshops and programmes for its members to raise awareness about issues that impact their lives and relevant legal and policy reforms. In January 2011, FOMWAG members attended the conference on marriage registration held in Tamale. The other meeting was held in Accra, the south. There have been difficulties regarding compliance with marriage registration regulations and FOMWAG members were able to provide critical insights for their non-Muslim counterparts about how to improve the process and increase the number of Muslims that register their marriages. FOMWAG was also invited to attend the constitutional review conference and selected the three areas as a focus: National Development and Planning, Decentralization and Local Government, and Human Rights. In February 2011 FOMWAG participated in the national anti-corruption action plan regional consultations. Haj. Telly went specifically in her capacity as president of the FOMWAG Tamale in order to raise the visibility of Muslim women and ensure that their interests are being included and mainstreamed in the national agenda. There are approximately thirty members of FOMWAG in Tamale that are Hausa, only a few of which are actually from the Hausa zongo. The organization does intend to more directly invite more women from the Hausa zongo to join.

The Zongo community of Hausa in Tamale is primarily a self-contained unit. They do not receive direct support from NGOs or local state offices. Less than five women from the cooperatives in the zongo trade in any of the primary markets in Tamale. Instead women have set up mini stores and markets within the community. The primary economic activities of the

women involve trading. They have established over thirty trading cooperative groups organized according to the products being sold. The majority of items include food stuffs and beads. The groups meet once a week to discuss any obstacles and provide support to each other. In addition to trade, there are small numbers of women that act as intermediaries between buyers and sellers of recycled gold. In addition to the trading groups there is also an elders group that meets once a week to discuss more macro-level issues that are impacting the women and community. The head of the Elder CBO teaches Quranic classes for adult women because she views having a strong religious foundation as essential to anything else an individual produces. The ages of women in the cooperatives range from sixty to thirty, with the majority of women in their 40s and 50s.

In Tamale FOMWAG has members from different levels of society and everyone works together with the only stratification being the board, which is comprised of individuals elected to leadership positions. There are approximately thirty Hausa women that are members of FOMWAG Tamale, with a total membership of over four hundred women. There are many Muslim women of different ethnic and linguistic backgrounds; however, the Hausa women specifically from the zongo writ large do not comprise a large percentage of the Hausa women that are members of FOMWAG. FOMWAG is in the process of reaching out to establish more formal linkages with the Hausa women in the zongo who appear to be more insular than their other Muslim counterparts in the North.

In addition to conducting programmes centred upon increasing the number of women elected to public office, EWID also plans to have capacity-building workshops for female politicians so they are able to make tangible impacts in terms of policy and physical infrastructure if elected to office. This approach stands in stark contrast to the Hausa women in Kano who were more circumspect about the role of women in politics and directly engaging them to push their own development agendas.

SAHIBA – Dar es Salaam, Tanzania

SAHIBA Sisters, an organization established as a trust in 1997, is 'a development network whose mission is to enhance the leadership and organizational capacity of women and youths community actors, as individuals or in groups so as to facilitate their informed engagement in civil society'. They are active in the following thirteen regions in Tanzania - Mwanza, Manyara, Morogoro, Dodoma, Iringa, Mbeya, Kilimanjaro, Dar es Salaam, Lindi Town, Tabora, Kigoma, Songea, and Zanzibar (Unguja and Pemba). The organization is supported through volunteer work and

is an informal NGO with links to other smaller groups. In particular they focus on mainstreaming the perspectives of a diverse range of women into development processes because they are often left out of key discussions. Their key constituents include Muslim women, elderly women, young women, women lacking formal education or facing geographical barriers to political participation. Sahiba has chosen a holistic institutional approach by working at the national, local and community levels. In particular, efforts to increase the participation of young women is viewed as essential. Furthermore, Sahiba argues that 'professional women's organizations' that 'viewed poor women as objects needing salvation and not as subjects with agency' served to further marginalize rather than empower women. It is important to highlight that none of the organizations selected for this study are 'professional women's organizations' because the leadership is not dependent on revenue from their development work for their own financial security (Wallace 2014). Sahiba also criticizes religious leaders for echoing the tactics of 'professional women's organizations' when they advocate conservative interpretations of Islam casting women as submissive rather than active agents of political change capable of advancing their own agenda. By operating as a trust Sahiba avoids the global governance of development donors and instead advances their self-defined conceptualization of development and associated programming with a social justice focus.

They function as an umbrella organization for NGOs and CBOs that are often unregistered, including 200 members of women and men that want to contribute in their capacities as individual actors. A true grassroots effort was undertaken in establishing their network through attending local mosques, women's organization, meetings, etc. There are over 48 member organizations. Just as my work illustrates that Muslim women's groups in West African use religious and cultural frames to promote gender equality and inclusive development, Maoulidi echoes a similar sentiment for Muslim women in East Africa (Wallace 2014; Maoulidi 2002).

African Muslim Women's Development Approaches – Lessons for The BRICS-Regional and Sub-regional Integration

There are several key features of the BRICS' new efforts towards development aid specific to Africa as a region. The recent establishment of the BRICS 50 billion USD New Development will serve as a

...feasible and viable [means] for mobilizing resources for infrastructure and sustainable development projects in BRICS and other emerging economies and developing countries, to supplement the existing efforts of multilateral and regional financial institutions for global growth and development (BRICS 2014:11)

The Contingency Reserve Agreement (CRA) totalling 100 billion USD will address immediate or short-term liquidity problems, which can enhance economic stability. Their key regional priorities include the development of physical and development infrastructure consistent with the framework of the African Union's (AU) New Partnership for Africa's Development (NEPAD) and the Regional Economic Communities, a BRICS-AU Commission-NEPAD Planning and Coordinating Agency (NPCA) as technical arm. Finally, the establishment of an African-BRICS transnational/cross-border infrastructure development fund that assists with the implementation of projects and conducts feasibility studies was recommended (Guimei 2014).

While these efforts are laudable, there are three areas in which the BRICS approach to development re-inscribes existing neoliberal paradigms. I argue below that these issues can be addressed by the BRICS development model learning from the successful strategies of local Muslim women's organizations in Nigeria, Ghana and Tanzania in designing their own development aims, mainstreaming diverse perspectives, and improving policy recommendations and evaluation.

First, they are attempting to increase their participation and influence in existing international and multinational development institutions while also attempting to develop their own development bank so their loyalties are split (Esteves et al. 2014). The result can culminate in the employment of similar goals, emphasis on growth and the current neoliberal models, given that they are attempting to advance their positions in those institutions. In other words, rather than fundamentally changing the global economic systems, they are advocating for equal participation. The Muslim women CSOs in this study take different approaches to addressing these challenges. All of the organizations have eliminated any exclusive dependence on external aid structures or financial revenues that afford them the autonomy required to focus on the needs of marginalized and grassroots women. Sahiba Sisters is functionally a trust and therefore solely utilizes volunteer work for day-to-day operations. They prioritize their sets of interests rather than focusing on changing international development organizations. The fact that they are able to conduct development programmes that are not exclusively dependent on external funding from the west groups means that they select programming based on their own inclusive agenda. The programmes do have an impact on development discourses because they represent a different type of engagement but their perspectives are not always mainstreamed.

The second limitation of the BRICS approach to development is that there is no institutional place for CSOs to help design development agendas, shape policy or engage in monitoring and evaluating the success of programmes. This

omission could provide a space for local Muslim women's organizations to fill this void. Each of the organizations mentioned has relationships with grassroots CBOS, including FOMWAN, FOMWAG, Sahiba Sisters and GHON. The first three are membership organizations while GHON serves to place CBOs in a position to provide direct feedback to the state and political institutions regarding the government's ability to successfully deliver goods and services. The CBOs that each of the larger NGOs works with vary in size and amounts of privilege. Some are registered with the state and some are not, illustrating that women engaged in CBO work are often more economically vulnerable than their NGO counterparts (Wallace 2014). The direct connection to the grassroots could provide the BRICS with the ability to centre women's voices in development, have CSOs shape policy frameworks and programmes and provide accountability mechanisms which can identify bottlenecks on the ground and spearhead their resolution. These are capacities that the BRICS are lacking.

Finally, the lack of coordination of regional AU, sub-regional COMESA, SADC, ECOWAS, and EAC are concerns that have been raised (Souza 2014). This challenge also speaks to a more fundamental problem of negotiating the competing interests of the members of BRICS in addition to the national development goals of other emerging markets that might seek funding from the new development bank. The institutional linkages of women's organizations both within and across national contexts strengthens the ability of African countries to look internally and share their development best-practices through sub-regional entities and the African Union state level-national-provincial/state-local, sub-regional (COMESA, ECOWAS, EAC). FOMWAN and FOMWAG have an institutional connection and Muslim women's organizations that are not treating development as a business would be able to collaborate because although their strategies may vary, their goals are the same. They are also able to translate a myriad of women's interests into policy i.e. the maternal health bill and constitutional reform. I would recommend that the BRICS establish an advisory role for local Muslim women's CSOs that function similar to groups that were the focus of this study and task the CSOs with also streamlining development and economic policies of the sub-regional groups to create consistency with the BRICS-African Union through the NEPAD initiative. The result would be transformative because the women's CSOs are active in multiple sectors including human rights, which gives them institutional experience working with sub-regional and regional policy and legal instruments (see Table 1 below, which outlines the links between BRICS development goals and Muslim women's CSO development programmes). These efforts can provide much needed synergy among these regional and sub-regional groups and the goals of the BRICS and replace the tendency to use neoliberal frames with cooperative ones.

Conclusion

Development agendas and programmes often reflect the priorities of the state and political administration. During the last twenty years Muslim women in West Africa have become more involved in development (education, economic, health) work through the establishment of non- governmental (NGOs) and community-based organizations (CBOs). There are four specific best practices utilized by the women's groups in this study that could be adopted to generate a new approach to holistic development practices.

First, in addition to conducting programming, women have also become involved in shaping the discourses around development and impacting decision frameworks used by the state to distribute the resources. Social categories such as the category woman are very diverse and often contentious. Therefore, this work captured the dynamic relationships among Muslim women, which reflect the ways that divergent interests of Muslim women are represented to the political system. Furthermore, centring the experiences of African Muslim women obviates tendencies to homogenize interpretations of women and politics in Islamic contexts, and instead illustrates the myriad of perspectives which exist. Some scholars employ Islam as a variable to measure the constraining affects that traditional cultural perspectives have on the political participation of women. By working at the intersections of politics, economics, identity, culture, religion and gender, the agency exhibited by these organizations can be illustrated.

Next, I selected CSOs that consist of non-governmental organizations and community-based groups in an effort to underscore the efforts of each organization to mainstream and advocate the intersecting interests of women from the grassroots and women that are more affluent. By illustrating this range, given their own social locations serves to create a definition of development that is inclusive by representing the breadth of perspectives and not treating women and their development needs as monolithic. Muslim women's organizations in this study have managed to work across socio-economic strata and social location largely because of their institutional structure and their commitment to an inclusive and holistic conceptualization of development. They have also been able to use religion and culture to create progressive development frames that emphasize gender equality.

Third, this ethnographic study revealed how varied perspectives within and across Muslim groups are translated into different strategies to mainstream gender equality into development and policy discussions. The ability of national umbrella Muslim women's groups like FOMWAN and FOMWAG to at their own discretion decide to collaborate with international organizations, demonstrates how to successfully navigate what could be perceived as divided

loyalties between ‘western’ and ‘local’ definitions of development. Additionally, the strategies of these groups to maintain autonomy while asserting inclusive models of development could benefit the new BRICS development bank and avoid neoliberal economic models.

Finally, I argued that using the examples of these CSOs and making them a central part of the policy process, trade negotiations, and by monitoring and evaluating processes, the BRICS, AU, and sub-regional bodies and the national governments could exercise agency and employ a method of disruptive and changing development discourse. Local Muslim women’s groups should hold a formal advisory role to the BRICS development bank. This would ensure that the true designers of development are no longer marginalized and are instead progenitors of a new approach to inclusive sustainable development.

Table 1: Examples of local Muslim women’s NGOs & CBOs’ development agendas and programmes in Kano in Nigeria, Tamale in Ghana, and Dar es Salaam in Tanzania

Name	Country	Development Work	Institutional Affiliations
Federation of Muslim Women’s Associations in Nigeria (FOMWAN)	Nigeria	· Maternal health bill · Polio vaccines · Community health outcomes · Monitoring elections · Building schools · Girls’ education	Trading CBOs Community CBOs
Grassroots Health Organization of Nigeria (GHON)	Nigeria	· Increasing access to healthcare facilities · Clean water & sanitation · Women’s reproductive health · HIV/AIDS · Training courses for women’s trading cooperatives, business development, micro-credit	Trading CBOs TBA CBOs Community development CBOs
Enterprising Women in Development (EWID)	Ghana	· Civic rights training courses · Elections · Workshops with female aspirants for national assembly · Health · Women’s and girls’ education · Decision-making role in community training courses for women	Coalition of NGOs in health Community-based groups

Federation of Muslim Women's Association in Ghana (FOMWAG)	Ghana	· Human rights in Islam trainings · Constitutional Review Conference · National Marriage Registration	Umbrella network for Muslim women across ethnicities
Sahiba Sisters	Tanzania	· Young Women's Internship program · Leadership & governance · Reproductive & health rights & HIV/AIDS · Women's human rights · Adult education · Gender-based violence · Resource	Over 48 registered and unregistered NGOs & CBOs

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