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A Study of the Intersectionality of Marginalization: Understanding the Educational Experiences of Muslim Girls With Disability in Northern Nigeria.

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1.0 Introduction

Situated amidst the vibrant cultural mosaic of Northern Nigeria lies Ajaokuta Local Government Area of Kogi State, a land teeming with diversity yet shadowed by the stark realities of marginalization. Here, within the intricate tapestry of everyday life, gender norms, disability politics, and religious beliefs converge to shape the destinies of its people. Muslim girls with disabilities in particular are confronted with a myriad of challenges that impede their access to education and perpetuate cycles of exclusion. Despite concerted efforts to promote inclusive education, systemic barriers persist, which hinders these girls from realizing their fundamental right to education.

This study embarks to explore these interconnected layers, aiming to unravel the complex dynamics that govern the lives of individuals navigating the intersections of gender, disability, and religious identity within Ajaokuta, Kogi State.

The study is anchored within the socio-cultural context of Northern Nigeria. In this region, traditional gender roles and entrenched patriarchal structures intersect with religious ideologies, creating a nexus of inequality and exclusion. These deeply ingrained norms cast a pervasive shadow over various aspects of societal life, including access to education, economic opportunities, and socio-political participation. For persons with disabilities (PWDs) in Ajaokuta, there is added complexity to this narrative. Despite legislative safeguards ostensibly protecting their rights, PWDs continue to encounter formidable barriers, ranging from physical infrastructural limitations to pervasive societal stigma and discrimination (Yahaya and Arome, 2023). When compounded by gender, these challenges become even more pronounced, disproportionately impacting the lives of women and girls with disabilities.

Moreover, religion serves as a potent force in shaping social norms and values across Kogi State. With a diverse religious landscape encompassing Islam, Christianity, and indigenous belief systems, religious institutions wield significant influence over community life. However, the extent to which religious teachings either perpetuate or challenge the marginalization of vulnerable groups remains a subject of inquiry.

One of the ways that the three overlapping factors; gender, religion and disability impede on development is by stifling access to quality inclusive education. Inclusive education ensures that all students, regardless of their gender, religion, or physical abilities, have equal opportunities to learn and thrive in an environment that accommodates their diverse needs. Despite efforts to promote inclusive education, Muslim girls with disabilities in Northern Nigeria, particularly in Ajaokuta Local Government area of Kogi State continue to

face significant marginalization within the educational system.

1.1 Context- History and developments of Muslim women in Northern Nigeria

In a paper titled Muslim Women's Rights in Northern Nigeria, Banu and Vaughan (2014) write that the Muslim system in northern Nigeria has been in practice since the 19th century, highlighting the long standing entrenchment of Islamic traditions in the region. They go on to recall that before this system, gender roles would have been dictated by material necessity, thus women performed labor that would now be traditionally associated with men, they married later in life, and to men closer to their age.

The role of Northern Nigerian Muslim women in post-colonial national development is a topic that has garnered increasing attention in recent years. Despite their significant contributions to marital life as housewives, the literature on Nigeria's national development has often overlooked the role of Muslim women in politics, civil service, and broader societal development. In their marital lives, Northern Nigerian Muslim women contribute significantly by balancing household responsibilities, nurturing families, and participating in community development. These contributions, often overlooked, are critical to the social and economic stability of their communities. Women's roles within the family structure provide a foundation for their broader societal impact, enabling them to advocate for change effectively. Their ability to navigate and influence both domestic and public spheres is a testament to their resilience and strategic insight.

The progression from traditional Hausa society, the rule of the Caliphate, to colonialism and post-colonialism, illustrates how customs and the treatment of women have evolved in Northern Nigeria. The British colonial policy of indirect rule strengthened Islamic practices and consolidated the power of Muslim Emirs, which had implications for women's rights. Despite these challenges, Northern Nigerian Muslim women's organizations continue to fight for gender equality, drawing from their rich history and cultural identity (Banu and Vaughan 2014).

The combination of traditional Hausa culture, conservative Islamic values, and progressive western beliefs has led to a women's rights movement that uses innovative ways to tackle the problem of a 'clash of civilizations' on a small but vitally important scale. Research on pre-Caliphate Hausa land by Banu and Vaughan has shown that women were active members of their societies, both politically and economically. Women in traditional Hausa societies interacted freely with men, farmed their own plots of land, and

married later in life to men closer to their age, a practice which was dictated more by material necessity rather than religious doctrines.

The expansion of Shari'a law in twelve states in Northern Nigeria between 1999 and 2001 has stoked inter-religious conflicts and anxiety among human rights activists, particularly concerning women's rights. However, the unique contributions of Muslim women's organizations have been pivotal in addressing these challenges. These organizations, such as the Federation of Muslim Women's Association in Nigeria (FOMWAN), have embraced Shari'a law as part of their cultural identity while adopting sophisticated interpretations to defend women's right. This dual approach has allowed them to gain legitimacy and navigate the complexities of their socio-religious environment (Banu and Vaughan 2014).

The unconventional strategies adopted by these women's groups have surprised many, as they successfully use Islamic arguments to advance their cause. This approach not only shows how women can advocate for their rights within an Islamic framework but also emphasizes the importance of their contributions in marital life. By highlighting the historical role of women in Hausa society and their continued influence under Islamic rule, these activists strengthen their argument for gender equality and empowerment.

However, despite these efforts, the role of Northern Nigerian Muslim women in development remains relatively understudied and underemphasized. One such study focused on an urban middle-class context in Northern Nigeria, drawing on anthropological fieldwork to analyze the role of Muslim women in development. The study concluded that nationally patriotic Northern Nigerian Muslim women possess the ability, capacity, and capability to contribute significantly to Nigeria's development (Al-Amin, 2018). Muslim women in Northern Nigeria face greater vulnerabilities in the labor market due to a relative lack of education and training. Education for women advances their economic empowerment and promotes development more generally, yet access to formal education and training remains a significant barrier. The ongoing economic crises and the disparity between job creation and the growth in the number of job seekers have worsened the employment situation for both women and men alike (Al-Amin, 2018).

Although economic and educational opportunities for women have increased, the Nigerian Muslim community has remained traditional in its social structure, worldview, and approach to interpersonal relations. The principles upon which the community operates have not changed drastically, and the male

power structure remains largely unaltered in both private and public domains. Thus, despite the expansion of opportunities for women in education and economic life, their positions within these spheres have changed little. Change has been slow, evolutionary, and within the framework of traditional society (Al-Amin, 2018).

Connecting Muslim women and national development requires exploring roles beyond the traditional ones of bearing children, domestic work, and petty trading. Muslim women, if protected and given their rights under Islamic law and the Nigerian constitution, could be rescued from many injustices in social, political, economic, cultural, religious, and legal systems. Emphasizing the proper interpretation and implementation of Shariah principles regarding women's rights by Muslim scholars is crucial. Recognizing and reaffirming the roles of Muslim women is key to addressing cultural, social, and economic crises in contemporary Nigeria. This illustrates how societal norms and Islamic teachings affect the roles and opportunities available to young girls, shaping their ability to contribute to development in their communities (Al-Amin, 2018).

The research conducted by Banu and Vaughan (2014) and Al-Amin (2018) offers a rich and nuanced understanding of the roles and contributions of Muslim women in Northern Nigeria, though from different temporal and thematic perspectives. Their studies provide a comprehensive view of how historical and contemporary factors shape gender dynamics and the participation of women in societal development.

2.0 Literature Review

2.1 Religion's influence on society and gender

The literature surrounding the intersection of gender, disability, and religion in Northern Nigeria provides diverse perspectives on the complex dynamics shaping societal norms and policies.

Banu and Vaughan (2014) provide a detailed historical account of gender roles in Northern Nigeria, focusing on the period before and after the advent of Islamic traditions in the region. Their research highlights a pivotal shift that occurred with the introduction of Islamic teachings following the 19th-century establishment of the Sokoto Caliphate. Prior to this period, pre-Islamic Hausa society was characterized by relatively egalitarian gender roles. Women in these societies were actively involved in various spheres, including agriculture, trade, and social interactions. They managed their own agricultural plots, participated

in community decision-making, and engaged in marital practices that reflected economic and social needs rather than strict religious mandates.

The advent of Islam, as detailed by Banu and Vaughan, marked a significant transformation in gender roles. Islamic teachings introduced new norms and practices that reinforced patriarchal structures, leading to a more restricted role for women predominantly within the domestic sphere. This transition reflected broader socio-political changes and was further entrenched by the subsequent British colonial policy of indirect rule, which aligned with and reinforced existing Islamic practices. Despite the general trend towards patriarchal norms, Banu and Vaughan highlight the notable exceptions of influential women such as Nana Asma'u. As an Islamic scholar and educator, Nana Asma'u's role illustrates that even within a restrictive framework, women could exert significant influence, contributing to religious scholarship and education.

In contrast, Al-Amin (2018) shifts focus to the contemporary era, examining the role of Muslim women in post-colonial Northern Nigeria and their contributions to national development. Al-Amin's research addresses a critical gap in literature by highlighting how modern Muslim women's organizations, such as the Federation of Muslim Women's Associations in Nigeria (FOMWAN), have become instrumental in advocating for women's rights. These organizations employ innovative approaches to reconcile Islamic principles with contemporary demands for gender equality. By using sophisticated interpretations of Shari'a law, they effectively navigate and challenge socio-religious constraints to promote women's rights and participate in national development.

Al-Amin's research argues that despite significant contributions, the role of Muslim women in national development has often been undervalued. The findings suggest that contemporary Muslim women are actively engaged in reshaping societal norms and advancing gender equality, yet their contributions remain underappreciated in mainstream development narratives. Al-Amin's focus on the strategic efforts of Muslim women's organizations underscores their resilience and strategic ingenuity in advocating for change within a complex socio-religious context. The innovative strategies employed by organizations like FOMWAN to advance women's rights within an Islamic framework highlight the dynamic agency of modern Muslim women. Al-Amin's research effectively demonstrates that these organizations play a crucial role in advocating for gender equality and contributing to societal development, providing a necessary counterpoint to the historical emphasis on restrictive gender roles.

In conclusion, Banu and Vaughan (2014) provide essential historical context that helps explain the evolution of gender roles and the impact of Islamic traditions in Northern Nigeria. Their research lays a

foundation for understanding the historical underpinnings of gender dynamics. Meanwhile, Al-Amin (2018) extends this understanding by highlighting the active role of Muslim women in contemporary national development and their efforts to reconcile traditional norms with modern demands for gender equality. Together, these perspectives offer a comprehensive view of the evolving role of Muslim women, from historical shifts to modern-day advocacy and contributions.

2.2. Muslim girls and education

Another critical aspect influencing the role of Muslim women in development is gender discrimination, particularly concerning access to education. A case study conducted among the Gbagyi community in Abuja, Northern Nigeria, sheds light on the pervasive gender discrimination faced by women and young girls in the region (Ibeji, 2023).

Gender discrimination poses a formidable barrier to the education of women and young girls globally, a reality reflected among the Gbagyi community in Abuja, Northern Nigeria. Women and girls in this region encounter various forms of discrimination, including restricted access to education and entrenched cultural practices that reinforce gender-based stereotypes. Victoria Ibeji's study delved into this issue, aiming to elucidate the causes and consequences of gender discrimination on the education of female children within the Gbagyi community. The findings revealed that gender discrimination is prevalent in the region and is responsible for the low school enrollment of female children. Islam, along with cultural beliefs and societal norms, plays a significant role in shaping gender roles and expectations, particularly concerning access to education for women and young girls. Many families believe educating girls is a waste of resources as they are expected to marry and start families early. Cultural and societal norms prioritize the education of boys over girls, leading to gender disparities in education. For instance, Ibeji (2023) points out that early marriage and teenage pregnancy are prevalent issues that further hinder girls' access to education. Additionally, household responsibilities often fall disproportionately on girls, limiting their ability to attend school and pursue education. These barriers not only perpetuate gender inequality but also contribute to a cycle of poverty and limited socioeconomic mobility for women in the community. The perception is based on the belief that investing in girls' education yields less return compared to boys, who are seen as future breadwinners. Consequently, this belief system contributes to the low school enrollment rates among girls, as families prioritize boys' education, considering it a more worthwhile investment. These challenges limit girls' opportunities for education, perpetuating a cycle of poverty and inequality. The study's findings

underscored the significant role of cultural beliefs and societal norms in perpetuating gender disparities in education.

Furthermore, cultural beliefs also influence perceptions of women's capabilities and potential. In the Gbagyi community, there is a prevalent stereotype that men are naturally more suited for education and leadership roles, while women are seen as fit only for domestic tasks. This stereotype often discourages girls from pursuing higher education or technical courses, further entrenching gender inequality. The community's view of women as having a lower mental capacity than men reinforces the notion that women are incapable of handling more technical coursework or leadership positions. As a result, women are often excluded from decision-making processes and leadership roles within the community.

However, the study also indicates a potential for positive change. There is a growing recognition within the community of the importance of educating girls. Some families are beginning to challenge traditional norms by supporting their daughters' education, recognizing its long-term benefits for both the individual and the community. Ibeji (2023) suggests that addressing gender discrimination requires a shift in cultural attitudes, promoting education for all, and implementing policies that support gender equality.

While traditional interpretations of Islam and cultural norms have often reinforced gender discrimination, there is a growing awareness and movement towards greater gender equality, particularly in the realm of education. This evolving understanding has the potential to transform societal norms and improve the status of women and girls in Northern Nigeria.

Bamidele Chika Agbakuribe's (2021) research discusses the profound influence of Islam on gender roles in Northern Nigeria, noting that religious principles play a significant role in shaping societal expectations. Historically, Islamic teachings have established distinct roles for men and women, often emphasizing patriarchal structures. These roles include traditional expectations for women to focus on domestic responsibilities while men are seen as providers and leaders. Over time, these roles have both reinforced and challenged gender norms within the region.

Islamic teachings, while offering a framework for gender roles, have also adapted over time. In recent decades, there has been a growing discourse on gender equality within Islamic scholarship, with some advocating for a more equitable interpretation of religious texts. This shift reflects broader societal changes and the influence of modernity on traditional practices. However, the persistence of cultural misconceptions

and stigma surrounding disabilities intersects with these gender roles, adding another layer of complexity (Agbakuribe, 2021).

The study by Nadia Ibrahim, Wakeel Ahmed Otho, and Muneer Ahmed (2023) investigates the impact of Islamic education on women's empowerment and gender equality within Islamic societies. The study synthesizes and evaluates existing literature to elucidate how Islamic education can enhance women's societal roles. Key findings reveal that Islamic education plays a significant role in promoting gender equality by providing equal learning opportunities and fostering gender awareness. This educational approach supports women's empowerment and aids in challenging detrimental gender stereotypes and societal norms. Despite its potential, the study identifies several barriers to the effective implementation of Islamic education, including restricted access, gender bias, patriarchal social norms, and financial constraints.

The study suggests that the role of Islam in informing gender roles in Northern Nigeria has evolved over time. Initially, Islamic education in the region tended to reinforce traditional, patriarchal norms, often justifying gender discrimination and limiting women's roles to the domestic sphere. However, recent interpretations and applications of Islamic teachings have started to emphasize the importance of gender equality. The study notes a growing recognition within Islamic educational institutions and among religious leaders of the need to promote gender equality as a core tenet of the faith. This shift has been facilitated by a broader movement towards gender awareness within Islamic education, which aims to equip individuals with the knowledge and skills to advocate for gender equality.

The impact of Islamic education on gender roles in Northern Nigeria is multifaceted, with both positive and negative aspects. On the positive side, Islamic education can serve as a powerful tool for women's empowerment. The study emphasizes that Islamic teachings, when aligned with the principles of gender equality, can challenge traditional stereotypes and promote a more inclusive society. For instance, the curriculum in some Islamic schools has been adjusted to include teachings that encourage gender equality, thereby providing students with a comprehensive understanding of the rights and responsibilities of both genders. This educational approach not only helps in breaking down gender stereotypes but also fosters an environment where women can pursue education and career opportunities on an equal footing with men (Nadia Ibrahim, Wakeel Ahmed Otho, and Muneer Ahmed 2023).

However, the study by Ibrahim, Otho, and Ahmed also identifies several barriers that hinder the effective implementation of Islamic education for promoting gender equality. These include restricted access to

education for women, gender bias within educational institutions, patriarchal social norms, and financial constraints. These challenges are exacerbated by societal resistance to change, which often manifests in the form of discriminatory practices and attitudes towards women. As a result, despite the potential of Islamic education to promote gender equality, its impact remains limited in many communities.

The study by Ibrahim, Otho, and Ahmed (2023) highlights the significant role of Islamic education in shaping gender roles in Northern Nigeria. While Islamic education has historically reinforced traditional gender norms, recent shifts towards emphasizing gender equality offer a pathway for promoting women's empowerment and societal inclusivity. The study advocates for the continued reform of Islamic education curricula and the involvement of families, communities, and religious leaders in fostering a culture of gender equality. These reforms include integrating teachings on gender equality into the curriculum, encouraging equitable distribution of domestic responsibilities, promoting public discourse on gender roles, and challenging traditional patriarchal norms. By addressing the existing barriers and promoting a more inclusive interpretation of Islamic teachings, there is potential to achieve greater gender parity and empower women in Northern Nigeria.

The studies by Ibeji (2023) and Ibrahim, Otho, and Ahmed (2023) provide complementary perspectives on the role of Islamic education in shaping gender roles within Northern Nigeria and broader Islamic societies. Ibeji's (2023) study employs a case study approach to explore the Gbagyi community in Abuja, revealing how entrenched cultural beliefs and societal norms perpetuate gender disparities in education. It highlights that gender discrimination, often justified through selective religious interpretations, leads to lower educational opportunities for girls, who face additional barriers such as early marriage and domestic responsibilities. In contrast, Ibrahim et al. (2023) utilize a comprehensive literature review to argue that Islamic education can be a powerful tool for promoting gender equality and women's empowerment. Their analysis suggests that aligning Islamic education with core principles of gender equality can challenge traditional patriarchal norms and enhance women's societal roles. They advocate for educational reforms that integrate gender equality teachings and emphasize the role of families and communities in reinforcing these values.

While both studies acknowledge the impact of Islamic teachings on gender roles, they diverge in their assessments of current practices and potential for change. Ibeji's research emphasizes the persistence of traditional interpretations that hinder girls' education and suggests that without significant cultural shifts,

gender disparities will persist. Conversely, Ibrahim et al. present a more optimistic view, asserting that reforming Islamic education to reflect contemporary understandings of gender equality can drive meaningful societal change. Their findings call for collaborative efforts to foster a culture of gender equality through educational settings and daily life. Together, these studies advocate for a nuanced approach to addressing gender disparities, emphasizing both the need for cultural change and the transformative potential of progressive Islamic education. Future research should focus on practical strategies for implementing gender equality within Islamic educational frameworks to achieve a more equitable society.

The study by Jaclynn McDonnell (2017), titled "Islam and Educational Equality for Muslim Women," investigates the gap between the theoretical right to education for Muslim girls and women and the actual realization of this right within Muslim-majority communities. McDonnell highlights a significant discrepancy between the legal entitlements to education outlined in Islamic teachings and international treaties and the practical challenges faced in implementing these rights. Despite some progress towards gender equality in education, educational disparities between men and women remain substantial and progress has been slow. The study underscores that education is a fundamental human right and a key to empowerment, rather than merely a tool for economic and political stability. Educating women enables them to make informed choices, break free from cycles of oppression, and challenge longstanding discrimination. The benefits of educating women are profound, including breaking the poverty cycle, delaying early marriage, and ensuring better educational outcomes for their children, which in turn positively impacts entire communities.

McDonnell (2017) emphasizes that both Islamic law and international treaties mandate quality education for all, and it is imperative for Islamic governments and communities to meet these obligations. The study calls for a concerted effort to address gender disparities in education and promotes the teachings of Islam to encourage the education of girls and women. By closing the educational gender gap, Muslim-majority communities can foster greater social and economic development, ultimately contributing to a more equitable society.

McDonnell's research suggests that the role of Islam in informing gender roles in Northern Nigeria is complex. Theoretically, Islamic teachings provide a framework for gender equality, but the practical application often falls short due to entrenched cultural norms and slow progress in implementing educational reforms. Over time, there have been efforts to align educational practices with Islamic

principles that advocate for women's rights; however, these efforts have not fully bridged the gap between theoretical rights and actual educational opportunities.

The study illustrates that while Islamic teachings support gender equality, the negative aspects of cultural and societal norms continue to impede progress. Positive changes can occur through enhanced educational access and reforms that integrate gender equality principles, potentially leading to greater empowerment for women and girls. Nevertheless, achieving these outcomes requires a concerted effort to address and overcome the traditional practices that perpetuate gender disparities in education.

McDonnell's work reinforces the need for both institutional and community-based actions to align educational practices with the progressive ideals of Islam, thereby fostering a more equitable and inclusive society.

Usman Al-Amin (2024) provides a comprehensive analysis of the challenges and progress in the education of Muslim girls in Nigeria. His examination reveals a nuanced understanding of the evolving landscape of girls' education, capturing both advancements and persistent issues. Historically, access to education for Muslim girls in Nigeria has been constrained by various socio-cultural factors. Traditional practices and cultural beliefs often placed a lower value on the education of girls compared to boys. These cultural norms were deeply embedded in society, resulting in educational disparities where girls were frequently excluded from formal schooling. For instance, girls' education was often seen as secondary to domestic responsibilities, and early marriage was a common practice that disrupted their educational trajectory.

The landscape began to shift significantly with the introduction of government policies aimed at expanding educational opportunities. The launch of the Universal Primary Education (UPE) scheme in 1976 marked a critical turning point. This initiative sought to increase school enrollment and improve access to education for all children, including Muslim girls. The establishment of this policy represented a positive change, contributing to improved access to education and a gradual increase in the enrollment of girls (Al-Amin, 2024).

Despite these efforts, several persistent challenges continue to affect the education of Muslim girls. Poverty remains a significant barrier. Many families face economic difficulties that limit their ability to afford essential educational resources, such as school uniforms, textbooks, and fees. This economic constraint often leads to a preference for investing in the education of boys, who are perceived as future financial

providers, while girls are seen as financial burdens. This disparity continues to impact educational outcomes for girls, reinforcing existing inequalities (Al-Amin, 2024).

Early marriage represents another critical challenge. The prevalence of early marriage forces many girls to abandon their education to assume domestic roles and responsibilities. This practice remains widespread and is a significant impediment to the educational advancement of girls. Early marriage not only disrupts their schooling but also perpetuates a cycle of disadvantage by limiting their opportunities for economic and social advancement. Gender-based violence further exacerbates the situation. Girls who experience violence may be traumatized and discouraged from attending school, leading to increased dropout rates. This violence not only affects their physical and emotional well-being but also their educational prospects (Al-Amin, 2024).

Cultural and religious beliefs continue to influence the educational opportunities available to Muslim girls. In some regions, entrenched traditional views still prioritize boys' education over girls', reflecting a broader societal attitude that undervalues female education. This cultural bias undermines efforts to achieve gender parity in education and perpetuates educational inequalities. In response to these challenges, Usman Al-Amin (2024) suggests several solutions. Increased investment in education, including building more schools, providing transportation, and offering scholarships, is crucial. Eliminating gender-based violence and improving the quality of education are also essential steps. Furthermore, raising awareness and advocating for girls' education, engaging parents and communities, and providing mentoring and role models can help address the barriers faced by Muslim girls.

Usman Al-Amin's (2024) report highlights both progress and ongoing challenges in the education of Muslim girls in Nigeria. While policies like the UPE scheme have contributed to improved access, socio-economic barriers, cultural beliefs, and practices such as early marriage and gender-based violence continue to hinder educational opportunities. Addressing these challenges requires a multifaceted approach involving policy reforms, community engagement, and sustained advocacy to ensure that Muslim girls receive equitable and quality education.

2.3 Education and disability

Anne Kielland, Anne Hatloy, Tone Sommerfelt, Tewodros Aragie Kebede, and Kathleen M. Jennings (2017) conducted a scoping study on barriers to girls' education in West Africa. The study identifies additional vulnerabilities for out-of-school girls, including disabilities, unstable urban living conditions, displacement,

and exposure to conflict or violence. Understanding local alternative costs of schooling is crucial due to global targets, particularly considering the gendered labor market, early marriage, and religious influences.

The study's findings suggest that the main barriers to girls' education often overlap with those affecting boys, but remaining out-of-school girls face unique challenges related to their additional vulnerabilities. It calls attention to the need for more thorough analysis of existing statistical data, noting that many associations between background factors and schooling status do not establish causality. For instance, household poverty might both induce girls to drop out and lower the opportunity costs of schooling. Furthermore, household features and schooling outcomes are often influenced by factors not captured in statistical models. The study also highlights how broad categories like "urban" mask significant subgroup variations in education outcomes, with both the best and worst outcomes concentrated in and around major cities.

The research underscores the lack of gender-disaggregated data on key vulnerable groups in West Africa, including children with disabilities, those living in new slum areas, street children, domestic servants, and conflict-affected families.

Cultural misconceptions about disabilities often stem from deeply ingrained superstitions and beliefs that view disabilities as supernatural afflictions or punishments. This perspective can lead to significant stigma, where individuals with disabilities are marginalized or excluded from community activities. The lack of awareness and understanding about disabilities further perpetuates this stigma, as many people may not fully grasp the nature of various disabilities or the rights of disabled individuals (Bamidele Chika Agbakuribe, 2021).

In Northern Nigeria, these misconceptions can result in severe social and educational exclusion for disabled individuals, particularly girls. Cultural and religious misinterpretations may reinforce discriminatory practices, with some traditional beliefs prioritizing the needs of able-bodied individuals and neglecting the rights and needs of those with disabilities. Economic constraints also exacerbate these issues, as families may struggle to provide for the needs of disabled members amidst societal attitudes that view disability as a burden (Agbakuribe, 2021).

Overall, while Islam has provided a framework for gender roles in Northern Nigeria, the persistence of cultural misconceptions and stigma surrounding disabilities continues to impact the inclusion and

empowerment of disabled individuals. Addressing these issues requires both a re-evaluation of cultural and religious interpretations and a concerted effort to promote inclusive practices and understanding within the community (Agbakuribe, 2021).

Edward Ugbada Adie and Yusuf N. Shamagana (2018) examine "Towards Improved Inclusion of Women and Girls with Disabilities in the Development Agenda in Nigeria," highlighting significant issues faced by women and girls with disabilities in Nigeria. Their study emphasizes that the prevalent value system in Nigeria often sidelines women, particularly those with disabilities, leading to their exclusion from development processes. This systematic marginalization reflects the broader societal and cultural norms that continue to shape gender roles in Northern Nigeria.

Adie and Shamagana (2018) argue that entrenched gender roles, reinforced by both cultural and religious norms, contribute to the systematic exclusion of women and girls with disabilities. The lack of inclusive legal frameworks and policies exacerbates their marginalization, as these groups are often neglected in development agendas. This neglect manifests in increased violence, social exclusion, and inadequate access to essential services, further entrenching the disadvantages faced by these individuals (Adie and Shamagana, 2018).

While Islam has provided a framework for the protection and care of women within the family structure, the persistent adherence to traditional interpretations often limits progress towards gender equality. Adie and Shamagana (2018) underscore the need for reforms in legal and policy frameworks to address the specific needs of women and girls with disabilities, ensuring their inclusion in development processes and mitigating the negative impacts of these restrictive gender roles.

Islamic teachings in Northern Nigeria historically emphasize distinct gender roles, often confining women to domestic responsibilities. This cultural context has influenced educational opportunities for girls, as traditional interpretations of these teachings can impact their access to education. Although there have been efforts to reform these views and promote female education, traditional attitudes persist in some communities, negatively affecting girls' educational advancement. The persistence of these traditional views contributes to barriers such as early marriage and gender biases (Ishaku, 2020). Despite the negative impacts of traditional Islamic views on girl-child education by reinforcing domestic roles over education, there are also positive aspects. Islamic teachings advocate for the importance of education and

women's empowerment. The challenge lies in reconciling these progressive aspects with entrenched cultural practices that hinder educational advancement for girls (Ishaku, 2020).

To address these challenges, Ishaku (2020) concludes that comprehensive efforts from the government, communities, and other stakeholders are necessary. Recommendations include implementing poverty alleviation programs, improving school facilities, providing free and compulsory education, conducting awareness campaigns to educate parents and communities on the importance of girls' education, raising the legal age for marriage, supporting gender-sensitive educational policies, and ensuring that schools are safe and equipped to meet the needs of female students.

In discussing "Inclusive Education for People Living with Disabilities in Nigeria," Rasaan Sijuola (2022) evaluates the state of inclusive education in Nigeria, focusing on how it impacts individuals with disabilities. The study reveals that despite global advocacy and national legislation, the level of inclusive education in Nigeria remains significantly low. Sijuola identifies various barriers, including insufficient infrastructure, inadequate teaching materials, and prevalent cultural beliefs that undermine the effectiveness of inclusive education. These cultural beliefs often portray people with disabilities in a negative light, treating them poorly due to myths and stigmas, which further complicate their educational inclusion (Sijuola, 2022).

Sijuola's research highlights that while the Nigerian government has formally supported inclusive education and enshrined rights for people with disabilities in the 1999 constitution, actionable steps are lacking. The study underscores that inclusive education should ideally enable students with and without disabilities to access the same educational resources and conditions, fostering a non-discriminatory learning environment. However, the slow implementation of supportive policies and the lack of essential resources hinder progress. The study also points out that cultural beliefs often view disabilities as a form of punishment or misfortune, which negatively impacts the educational and social inclusion of individuals with disabilities (Sijuola, 2022).

To address these issues, Sijuola (2022) argues for stronger political will and effective policy implementation to ensure that inclusive education guidelines are followed and adequately supported. Recommendations include increased budgeting for necessary resources and infrastructure, enforcement of existing policies, and comprehensive efforts to challenge and change harmful cultural beliefs. The study concludes that without these measures, the goal of achieving inclusive education in Nigeria will remain unattainable.

The reviewed literature provides a nuanced understanding of the barriers to education and inclusion in Northern Nigeria, highlighting the interplay between cultural, religious, and socio-economic factors. Islamic teachings have historically played a significant role in shaping gender roles in Northern Nigeria. Agbakuribe (2021) and Ishaku (2020) both acknowledge that traditional Islamic interpretations often confine women to domestic roles, impacting their access to education. Agbakuribe emphasizes that while there is a growing discourse on gender equality within Islamic scholarship, traditional views still prevail, limiting educational and social opportunities for women. Ishaku (2020) concurs, noting that these entrenched cultural norms place a lower value on girls' education compared to boys, exacerbating gender disparities in educational attainment. These findings are supported by Kielland et al. (2017), who identify that religious influences, along with other vulnerabilities, contribute to the barriers faced by out-of-school girls. The study underscores the need for a more detailed understanding of local contexts and subgroup variations to address these barriers effectively.

Sijuola (2022) extends the discussion to include the barriers faced by people with disabilities in Nigeria. The study reveals that despite constitutional support for inclusive education, practical implementation is hindered by inadequate resources, infrastructure, and persistent cultural stigmas. These barriers align with the findings of Kielland et al. (2017), which emphasize the need for a comprehensive approach to address educational challenges for vulnerable groups, including those with disabilities. Sijuola's research highlights that cultural beliefs often portray disabilities negatively, which affects the social and educational inclusion of individuals with disabilities. This stigma further complicates efforts to achieve inclusive education, as outlined by Kielland et al. (2017), who also stress the need for targeted interventions and better data to address these issues.

All studies converge on the point that systemic and policy issues play a critical role in perpetuating educational barriers. Agbakuribe (2021) and Sijuola (2022) both emphasize the need for effective policy implementation and political will to support inclusive education and address cultural stigmas. Sijuola (2022) specifically calls for increased budgeting and resource allocation, echoing the recommendations of Ishaku (2020) for improving school facilities and implementing poverty alleviation programs. Ishaku highlights that despite the presence of policies aimed at improving girls' education, ineffective implementation and traditional attitudes continue to hinder progress. This aligns with Sijuola's (2022) findings that government support is often insufficient and lacks the necessary follow-through to effect meaningful change.

The literature collectively suggests that addressing educational and inclusion barriers in Northern Nigeria require a comprehensive approach. Reforming traditional and religious interpretations, enhancing infrastructure, and tackling cultural stigmas are all crucial for improving educational access. The integration of these findings underscores the importance of systemic changes and targeted interventions to address the unique challenges faced by girls and individuals with disabilities in the region.

Edwin Etieyibo and Odirin Omiegbe (2016) examine the intersection of religion, culture, and discrimination against persons with disabilities in Nigeria, identifying several cultural beliefs that contribute to harmful practices. These beliefs are deeply embedded in societal attitudes and have significant implications for individuals with disabilities.

The study highlights specific discriminatory practices sustained by cultural and religious beliefs, including the trafficking and killing of individuals with mental illness, the abuse and exploitation of people with oculocutaneous albinism and angular kyphosis, and the employment of children with disabilities for alms-begging. Such practices stem from traditional beliefs that regard disabilities as supernatural afflictions or punishments. This perspective often leads to severe stigma and marginalization, further perpetuating the exclusion of people with disabilities from mainstream societal activities.

The research underscores that these cultural beliefs, which portray disabilities negatively, contribute to the denial of fundamental human rights and dignity. They facilitate practices that not only violate individual rights but also hinder the societal integration and well-being of persons with disabilities. The study calls for a reevaluation of these beliefs and practices and advocates for legislative measures to address and mitigate cultural and religious discrimination.

The examination of these cultural beliefs and practices reveals a pervasive issue in which disability is viewed through a lens of superstition and prejudice. These entrenched attitudes continue to perpetuate discriminatory practices, highlighting the need for targeted efforts to challenge and change harmful cultural and religious norms. The study suggests that advancing the rights and inclusion of persons with disabilities in Nigeria requires both legal reforms and comprehensive societal awareness to address and transform these damaging cultural beliefs.

1.2 Aim and Objectives

1.2.1 Aim

This study explores how gender, religion, and disability intersect to shape the educational experiences of Muslim girls with disabilities in Northern Nigeria by examining the perspectives of Muslim girls with disabilities, their families, educators, and community leaders, in shaping educational practices.

3.0 Research Methodology

This research adopted a comprehensive quantitative and qualitative approach. Through a combination of semi-structured interviews, focus group discussions, and participatory methods, this study gathered rich narratives from a diverse range of stakeholders, including Muslim girls with disabilities, their families, educators, and community leaders. The research was conducted in Ajaokuta, Kogi State, North-Central part of Nigeria, selected for its representation of the region's socio-cultural and economic diversity.

3.1 Sampling Technique

This study adopted a purposive random sampling approach to ensure the deliberate selection of participants who can provide rich insights into the educational experiences of muslim girls living with disabilities. In addition to the participants, the study engaged with various stakeholders, including the educators, parents, and community leaders in focus group discussion, in order to get a broader range of perspectives.

3.2 Sample Size

The sample size for this study was 75 participants, who ensured a robust and comprehensive exploration of the educational experiences of Muslim girls with disabilities in Ajaokuta, Kogi State in the North-Central part of Nigeria. The sample encompassed a diverse range of individuals representing various genders, age groups, and types of disabilities, thereby capturing a wide spectrum of perspectives and experiences relevant to the research objectives.

Efforts were made to include Muslim girls with different types of disabilities, including physical, sensory, intellectual, and developmental disabilities, in order to understand the unique challenges and barriers faced by each group. Additionally, participants spanned different age groups, from primary school age to young adulthood, specifically including the following ranges: (a) 5-10 years, (b) 10-15 years, (c) 15-20 years, and (d) 20-25 years. This range allowed for an exploration of age-related variations in educational experiences and outcomes.

Furthermore, the sample of 75 participants included individuals from diverse socio-economic backgrounds, and educational settings, ensuring that the research captured the nuanced realities of Muslim girls with disabilities across Northern Nigeria.

In addition to these participants, the study also involved engagement with various stakeholders, such as their families, educators, and community leaders, through separate focus group discussions. This approach was designed to provide a broader perspective on the roles and responsibilities of different actors in promoting inclusive education and addressing the challenges faced by Muslim girls with disabilities.

3.3 Method of Data Collection

3.3.1 Semi-Structured Interviews

Semi-structured interviews served as the cornerstone of data collection in this research, providing an avenue for in-depth exploration of the educational experiences, perspectives, and perceptions of Muslim girls with disabilities in Ajaokuta.

3.3.2 Focus Group Discussions

In addition to semi-structured interviews, focus group discussions were conducted to foster interactive dialogue and collective reflection among participants. Community leaders, head of (Persons with Disabilities) PWD in Ajaokuta, Religious leaders, people from local groups that help disabled people, school heads/teachers and parents and guardians of Muslim girls with disabilities were involved in these discussions to provide additional insights and context, complementing the experiences shared by Muslim girls living with disabilities.

3.3.3 Participatory Methods

Participatory methods, including photovoice and storytelling were employed to empower participants to share their lived experiences and aspirations in their voices. Photovoice sessions were conducted with select Muslim girls with disabilities and stakeholders who were provided with cameras or smart phones to capture images that represent their educational journeys, enabling them to visually articulate their experiences, challenges, and triumphs. Similarly, storytelling sessions offered participants a platform to narrate their narratives, reflecting on significant moments, obstacles overcome, and future aspirations in accessing education as Muslim girls with disabilities. These participatory methods did not only deepen participants' engagement in the research process but also fostered a sense of agency and empowerment.

These sessions enriched the research by incorporating both visual and narrative elements to gain deeper understanding of the educational experiences of the target group.

3.3.4 Ethical Considerations

Ethical considerations were prioritized throughout the research process to safeguard the well-being, confidentiality, and dignity of the participants. Informed consent was obtained from all participants, ensuring that they fully understand the purpose of the research, their rights as participants, and the potential risks and benefits of their involvement. To accommodate the communication needs of individuals with disabilities, alternative formats of consent forms and interview materials were provided as needed. Confidentiality and anonymity was rigorously maintained throughout data collection, analysis, and dissemination, with identifying information securely stored and accessible only to authorized personnel. Additionally, the research adhered to the National ethical guidelines for Conducting Research involving people in Nigeria, demonstrating respect for participants' autonomy, cultural beliefs, and privacy rights.

3.3.5 Collaboration with Local Stakeholders

Collaboration with local stakeholders, including disability rights organizations, educational institutions, and community leaders were instrumental in ensuring the cultural sensitivity, contextual relevance, and ethical integrity of the research. Local stakeholders were actively engaged throughout the research process, from the design and implementation of data collection methods to the analysis and interpretation of findings. Their input and expertise informed key decisions, such as participant recruitment strategies, interview protocols, and dissemination plans, thereby enhancing the relevance and impact of the research within the local context. By fostering meaningful partnerships with local stakeholders, the research leverages existing networks and resources to maximize the reach and sustainability of its outcomes.

1.4 Research Rationale

The rationale for conducting this research stems from the glaring gap in knowledge regarding the educational experiences of persons with disabilities (PWDs) in Ajaokuta, Kogi State, Nigeria. Despite the growing attention to inclusive education and disability rights globally, there is a notable dearth of information specifically addressing the challenges and barriers faced by PWDs in this particular region. By amplifying the voices of marginalized communities, promoting inclusive education, fostering empowerment and participation, informing policy and practice, and bridging research gaps, this research seeks to

contribute to positive social change and the realization of equitable and accessible education for all. Key justifications for this study emphasize the importance and urgency of addressing the following knowledge gap:

- a) **Addressing Marginalization:** PWDs are often among the most marginalized and vulnerable populations in society, facing significant barriers to accessing education, employment, and social inclusion. By shedding light on the educational experiences of PWDs in Ajaokuta, this research seeks to amplify their voices and advocate for their rights, addressing the systemic inequalities and injustices they encounter.
- b) **Promoting Inclusive Education:** Inclusive education is a fundamental human right enshrined in international frameworks such as the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and the Sustainable Development Goals (SDGs). However, the implementation of inclusive education policies and practices remains limited in many regions, including Ajaokuta. By uncovering the challenges and gaps in inclusive education provision for PWDs, this research aims to inform policy and practice interventions that promote equitable and accessible education for all.
- c) **Fostering Empowerment and Participation:** Research plays a crucial role in empowering marginalized communities by providing them with a platform to voice their concerns, share their experiences, and participate in decision-making processes. By engaging directly with PWDs in Ajaokuta, this research aims to empower them to actively contribute to the discourse on disability rights and inclusive education, fostering a sense of agency and self-advocacy.
- d) **Informing Policy and Practice:** Evidence-based research is essential for informing policy formulation and programmatic interventions aimed at addressing the needs of marginalized populations. By generating robust empirical data on the educational experiences of PWDs in Ajaokuta, this research seeks to provide policymakers, educators, and other stakeholders with actionable insights and recommendations for improving inclusive education provision and promoting social inclusion.
- e) **Bridging Research Gaps:** Despite the growing body of research on disability rights and inclusive education globally, there remains a significant gap in knowledge regarding the specific experiences of PWDs in Ajaokuta, Kogi State. By filling this gap, this research contributes to building a more comprehensive understanding of the diverse challenges and barriers faced by PWDs in different geographical and cultural contexts.

1.6 Limitations of the Study

Accessing certain communities in Ajaokuta and its surrounding villages presented challenges due to geographical barriers, accessibility to far-to-reach villages, and inadequate transportation infrastructure, which potentially affected the representativeness of the findings. Additionally, the study encountered security concerns, including instances of theft, banditry, or communal conflicts, which restricted fieldwork in certain locations and necessitated precautions for the safety of all involved. Moreover, the findings were influenced by contextual factors specific to Ajaokuta, such as cultural norms, socioeconomic disparities, and historical factors, potentially limiting their generalizability to other settings within Nigeria or globally. It was crucial to acknowledge the contextual nuances and complexities inherent in the study area when interpreting the findings.

To address accessibility challenges, we collaborated with local leaders for access, for security concerns, thorough risk assessments were conducted and security measures were implemented such as hiring local guides and maintaining communication with authorities and community members. To navigate contextual specificity, we conducted in-depth research on cultural and historical factors, engage with the community to understand local perspectives and triangulated data from various sources for robust findings.

3.4 Method of Data Analysis

3.4.1 Data Analysis:

The data collected from semi-structured interviews, focus group discussions, and participatory methods underwent a rigorous analysis process to uncover patterns, themes, and insights relevant to the research objectives. The analysis was conducted using the Statistical Package for the Social Sciences (SPSS), a widely-used software tool for quantitative data analysis, as well as a quantitative and qualitative analysis technique to ensure a comprehensive understanding of the data. The transcripts from semi-structured interviews, focus group discussions, and participatory methods were categorized using specific codes derived from the research objectives and recurring themes. These codes included categories such as "educational barriers," "support systems," "experiences of discrimination," and "personal achievements." Each transcript was reviewed to identify key patterns and themes relevant to the study's focus.

SPSS was employed to analyze the quantitative data collected during the research. This software facilitated the organization and statistical analysis of the data, generating descriptive results presented in

table form. While SPSS provided the statistical analysis and visual representation of the data, the interpretation of these results was carried out manually to align them with the qualitative insights gathered.

a) Thematic Analysis

Thematic analysis was employed to identify recurring themes, patterns, and narratives within the quantitative and qualitative data collected from semi-structured interviews and focus group discussions. The transcripts were systematically reviewed, coded, and categorized to identify key themes related to the educational experiences, challenges, and aspirations of Muslim girls with disabilities in Northern Nigeria. Through an iterative process of coding and theme development, the analysis uncovered the complexities of the intersectional dynamics of gender, religion, and disability, providing rich insights into the lived experiences of participants.

b) Quantitative Analysis

Quantitative data collected through structured survey instruments or demographic questionnaires was analyzed using SPSS to generate descriptive statistics and explore relationships between variables. Descriptive statistics such as frequencies, percentages, means, and standard deviations were calculated to summarize demographic characteristics, educational outcomes, and other relevant variables.

c) Integration of Quantitative and Qualitative Data

The findings from qualitative and quantitative analyses were integrated to provide a holistic understanding of the educational experiences of Muslim girls with disabilities in Northern Nigeria. Triangulation of data sources and methods enhanced the validity and reliability of the findings, allowing for a comprehensive exploration of the research questions. Qualitative insights were enriched and contextualized by quantitative findings, while quantitative analyses will be informed by qualitative narratives and themes. This integrated approach enabled the research to capture the complexity of intersecting factors shaping the educational trajectories of Muslim girls with disabilities.

4.0 Discussion/Findings

The research produced valuable insights into the educational experience of Muslim girls with disability in Ajaokuta, Kogi State Nigeria.

4.1 Intersectionality: Demographic Information

Semi structured interviews were conducted with participants, including PWDs, their families, educators and community leaders, using purposive sampling techniques to ensure diversity and representation.

Age and Ethnicity of Respondents

The demographic data provided offers valuable insights into the intersectionality of marginalization experienced by Muslim girls with disabilities in Ajaokuta, Nigeria. By examining both age and ethnicity distributions, we can better understand how multiple factors interact to shape their educational experiences.

Table 4.1.1: Ages of Respondents

Age Group	Frequency	Percent
5-10	20	26.7
10-15	19	25.3
15-20	9	12.0
20-25	27	36.0
Total	75	100.0

Starting with age distribution, table 4.1.1 reveals a diverse range of participants across different age groups. While there's a relatively even distribution among the 5-10 and 10-15 age groups, indicating ongoing educational experiences for younger girls, there's a notable decrease in participation among the 15-20 age group. This decline could suggest various factors such as dropout rates, limited educational opportunities, or challenges in accessing schooling beyond a certain age. Additionally, the significant representation of participants in the 20-25 age group underscores the importance of considering the educational experiences of older girls and young women with disabilities, who may face distinct challenges and barriers in pursuing education or vocational training.

Table 4.1.2: Ethnicity of Respondents

Ethnicity	Frequency	Percent
Hausa	23	30.7
Fulani	2	2.7
Yoruba	3	4.0
Other	47	62.7
Total	75	100.0

On ethnicity, the data highlights the diversity within the participant group as shown in table 4.1.2. While the Hausa ethnic group constitutes a significant portion at 30.7%, it's essential to note the substantial representation of other ethnicities, comprising 62.7% of the participants which includes the Ebira, Nupe, Igala, Bassa-Nge, and the Okun ethnic groups. This diversity reflects the multiethnic nature of Nigerian society and highlights the intersectional nature of marginalization experienced by Muslim girls with disabilities. Factors such as cultural norms, language barriers, and varying access to resources may intersect with disability to exacerbate marginalization within specific ethnic communities. Additionally, the smaller representation of Fulani and Yoruba ethnicities suggests the need for further exploration into the unique challenges faced by girls from these minority groups within the context of disability and education. The intersectionality of age and ethnicity in the demographic data emphasizes the complexity of marginalization experienced by Muslim girls with disabilities in Ajaokuta. Understanding these intersecting factors is crucial for developing targeted interventions and inclusive policies that address the diverse needs and experiences of this marginalized group.

4.2 Educational Experiences of Muslim Girls with Disabilities

Table 4.2.1: Challenges in accessing education due to disability

Response	Frequency	Percent
Yes	48	64.0
No	24	32.0
Other	3	4.0
Total	75	100.0

The data collected on the educational experiences of Muslim girls with disabilities in Ajaokuta, Nigeria, provides a comprehensive understanding of the challenges and support mechanisms in place for these students. As shown in Table 4.2.1, a significant majority, 64% of respondents reported facing challenges in accessing education due to their disabilities, indicating substantial and widespread barriers. These barriers include physical accessibility issues such as the lack of ramps, inadequate learning materials tailored for disabilities, insufficient support from teachers, and social stigma and discrimination from peers and the community. Conversely, 32% of respondents indicated they do not face such challenges, suggesting variability in individual experiences. A small fraction (4%) chose 'Other,' indicating varied experiences that might not fit into conventional categories of accessibility issues.

The type of educational institutions attended by the participants in table 4.2.2 below further illustrates the diversity in their educational experiences. The majority of respondents, 68%, attended public schools, reflecting a common reliance on public education systems among Muslim girls with disabilities in Ajaokuta. This reliance on public education highlights the need for these institutions to be adequately equipped and inclusive to support students with disabilities. A smaller percentage, 2.7%, attended private schools, indicating limited access to private education options, possibly due to financial constraints. This further emphasizes the importance of financial support for these students. Additionally, 29.3% of the participants attended Madrasa/Islamic schools, showcasing the role of religious education in the region. The relatively low percentage of students attending Madrasa/Islamic schools, despite the importance of religion in the community, could be a result of several factors. Public schools may be more accessible and affordable. Additionally, the availability of Madrasa/Islamic schools may be limited, or these schools may lack the necessary resources needed to accommodate students with disabilities effectively. This distribution

highlights the significant dependence on public education among the study's participants and the importance of integrating religious education to accommodate cultural and religious needs.

The focus group discussions shed light on the importance of education for Muslim girls with disabilities and the numerous challenges they face in accessing it. Participants unanimously agreed that education is crucial for all girls, but it holds particular importance for those with disabilities. Education equips these girls with the necessary skills and knowledge to achieve their aspirations, thereby improving their standard of living. It fosters confidence, enabling them to navigate societal expectations and roles more effectively. Educated girls with disabilities can better integrate into their communities, breaking down barriers of social stigma and discrimination. One parent stated, "Education is not just a right but a lifeline for girls with disabilities, it empowers them to become active members of our society and challenges the stereotypes that hold them back". Additionally, another parent emphasized, "We see education as the key to our daughter's future. It gives them the strength and proves that they can achieve just as much as anyone else." Education helps in reducing the economic dependence of these girls through opportunities for personal and professional development.

Table 4.2.2: Type of School attended

Educational Institution	Frequency	Percent
Public School	51	68.0
Private School	2	2.7
Madrasa/Islamic School	22	29.3
Total	75	100.0

The focus group participants emphasized the urgent need for inclusive educational policies and support systems that address these specific challenges. They highlighted the necessity of creating special education schools, providing financial assistance to families with girls with disabilities, and developing infrastructure to support mobility and accessibility for students with disabilities. Investing in the education of girls with disabilities is vital for building a more inclusive, equitable, and prosperous future for all. The head of Persons with Disabilities (PWD) stated, “Inclusive education policies are not just about access; they are also about creating an environment where girls with disabilities can thrive, grow and realize their full potential.”

The educational experiences of Muslim girls with disabilities in Ajaokuta are shaped by a combination of reliance on public education, significant social stigma, financial constraints, and inadequate support systems. One girl with a disability shared her perspective, saying, “I want to learn and go to school like everyone else, but without proper support and understanding, it feels like an impossible dream.”

Regarding support and accommodations, the data in table 4.2.3 below highlights the importance of financial, medical, educational, and emotional support in mitigating the barriers to education. 49.3% of participants received financial support, signifying a critical need for economic assistance to manage their conditions effectively. Additionally, 13.3% of participants received medical support which in this context means access to subsidized healthcare, this support is crucial in addressing disability needs, including regular medical check-ups, specialized treatments, and access to necessary medications. Similarly, 13.3% received educational support, emphasizing the significance of tailored educational accommodations and services in facilitating their academic pursuits. These low percentages may be attributed to several factors, including limited availability of specialized resources and insufficient funding for support services. Additionally, there could be a limited availability of healthcare resources and educational accommodations,

which makes it difficult for students to access necessary support. These tailored educational accommodations include assistive technology like speech-to-text software, audio books, and screen readers to help student's access educational content. The provision of special education teachers and aides to offer one-on-one assistance and specialized teaching methods including additional tutoring services to provide extra help with challenging subjects. The provision of accommodations, such as wheelchair ramps, adjustable desks, and accessible restrooms, ensuring the school environment is navigable. Support services such as counseling to address specific needs related to a student's disability. These accommodations collectively create an inclusive educational environment that allows students with disabilities to thrive and succeed academically.

Emotional support which can come from various sources including school counselors, support groups, family, friends, and community/government organizations was reported by 5.3% of participants, indicating the importance of psychosocial assistance in coping with the challenges associated with disabilities. This low percentage of emotional support could be as a result of shortage of trained professionals who can provide emotional and mental health support. Cultural factors also play a role, where there is social stigma around seeking out emotional support or mental health services, as mental health issues are not commonly accepted.

Lastly, 18.7% reported receiving other forms of support not specified in the categories listed, indicating diverse and personalized forms of assistance tailored to individual needs. The low percentage of medical, educational, and emotional support highlights the challenges these girls face in accessing comprehensive support systems. These challenges may include inadequate infrastructure, limited outreach and effectiveness of support programs and cultural barriers that discourage seeking certain types of aid like psychosocial assistance. This diversity in support reflects the varied challenges faced by girls with disabilities and the necessity for a multi-faceted approach to address their needs comprehensively.

Table 4.2.3: Type of support received for Disability

Type of support	Frequency	Percent
Financial	37	49.3
Medical	10	13.3
Educational	10	13.3
Emotional	4	5.3
Other	14	18.7
Total	75	100.0

Table 4.2.4: Effectiveness of Current Support Systems

Response	Frequency	Percent
Effective	20	26.7
Somewhat Effective	16	21.3
Ineffective	34	45.3
Prefer not to say	5	6.7
Total	75	100.0

Focus group discussions provided a deeper understanding of the real-life challenges and barriers faced by these girls. Participants addressed the types of support systems and accommodations utilized by girls with disabilities, the effectiveness of these services, and the specific challenges faced by Muslim girls with disabilities in Ajaokuta, Kogi State. The conversations revealed significant gaps in current support systems, highlighting pressing needs. Participants discussed various support systems, including support from family members and limited assistance from local NGOs. Some families stated that they have tried to provide home-based education for their children with disabilities due to a lack of specialized schools. They also are of the opinion that these support systems are inadequate and ineffective in addressing the educational needs of the girls. Family support, while important, is often inadequate due to a lack of specialized knowledge and resources. They sometimes receive assistance from local NGOs and community initiatives, though helpful, but are irregular and cannot be depended upon for sustained support.

A significant concern raised during the discussion was the lack of support systems tailored to the specific needs of girls with disabilities in Ajaokuta, Kogi State. We currently have several organizations supporting persons with disabilities (PWDs) in Kogi State, including the Kogi State Chapter of National Association of Persons With Physical Disability (NAPWPD), Kogi State Office For Disability Affairs (KOSODA), Joint National Association of Persons with Disability (JONAPWD) Kogi State Chapter and The Kogi State Chapter of Persons Living with Disabilities (PLWDs). Participants highlighted that these girls face problems due to their religious and cultural context, and these problems are not adequately addressed by any of these organizations. Religious discrimination and cultural biases restrict girls with disabilities' access to education. For instance, some religious leaders discourage the inclusion of girls with disabilities in educational settings, based on some misguided beliefs which contribute to their isolation and lack of educational progress. The lack of interventions for Muslim girls with disabilities leaves them to navigate their education journeys without necessary support. This neglect hampers their education and affects their quality of life and future prospects.

Participants during the focus group discussion proposed several recommendations aimed at improving the lives of girls with disabilities and promoting inclusivity. These recommendations were informed by the participants' insights and experiences, reflecting their communities' perspectives on the challenges faced by girls with disabilities in accessing education and achieving a better standard of living. Participants expressed the need for financial support to assist in business development among girls with disabilities. They proposed providing resources and funds, such as grants and mentorship programs targeted towards empowering the girls. This would help the girls that are of age start and own their businesses, thereby increasing their economic independence and standard of living.

Participants advocated for free and inclusive education for girls with disabilities. They expressed the importance of removing financial constraints and ensuring that schools are equipped with the right resources and support services to accommodate the needs of girls with disabilities. Free skills acquisition and training programs tailored to the specific needs and interests of girls, such as tailoring, baking, and hairdressing, would provide valuable skills and also reduce the prevalence of street begging among these girls. Participants believe that offering scholarships and grants to these girls is essential and vital. They suggested that these financial supports, along with movable aids, can help reduce the financial burden on these girls and improve their access to educational resources. There is a need for initiatives along with healthcare services, counseling support, and outreaches to communities in order to address the diverse

needs of these girls. Programs like free school feeding programs can increase the attendance rates and nutritional intake among girls with disabilities. Free transportation services, such as buses, can ensure that girls can access schools without facing any transportation issues.

The effectiveness of current support systems is a major concern, with 45.3% of respondents perceiving them as ineffective in adequately addressing their needs. This significant proportion indicates major shortcomings in the existing assistance mechanisms, highlighting the urgent need for improvements. Conversely, 26.7% of participants find the support systems to be effective, suggesting that some individuals are receiving satisfactory assistance. However, another 21.3% consider the support systems to be somewhat effective, indicating a moderate level of satisfaction but also room for significant improvement. A smaller proportion, 6.7%, preferred not to provide feedback on the effectiveness of the support systems, which may reflect dissatisfaction or uncertainty about the available support options.

Promoting inclusive practices in schools emerged as a key recommendation by the participants of the focus group discussions. The need for training educators on inclusive methods of teaching, provision of accessible facilities, and fostering a culture of acceptance and respect is vital to creating a supportive learning environment for girls with disabilities. As one educator pointed out, "Teachers need specialized training to understand and address the unique needs of students with disabilities. Without this, we cannot create an environment where all students feel valued and included." Participants offered additional suggestions for improving inclusivity and accessibility in educational institutions, including conducting regular accessibility assessments, implementing awareness campaigns, and establishing support networks and peer mentorship programs. These measures aim to create a supportive learning environment and improve the overall well-being and quality of life for Muslim girls with disabilities in Ajaokuta.

4.4 Experiences of Discrimination and Bullying in School

The educational experiences of Muslim girls with disabilities in Ajaokuta, Nigeria, present a multifaceted picture of both significant challenges and areas of potential support. The data on discrimination and bullying in schools is particularly concerning, with a substantial 54.7% of participants reporting such negative experiences. This table highlights a pervasive issue within the educational settings, necessitating urgent implementation of anti-bullying initiatives and inclusive policies to foster a safer and more supportive environment for these students. In contrast, 41.3% of participants reported not experiencing discrimination or bullying, highlighting variability in individual experiences and possibly pointing to the existence of pockets

of positive school environments. 2.5% of the participants chose “other” because their experience with discrimination and bullying are not straightforward or fall into mixed categories. For instance, some might have faced subtle forms of bullying that were not overtly recognized as bullying. These participants might also not fully be aware or able to identify discriminatory practices or bullying. This lack of awareness could stem from normalization of certain behaviors or insufficient understanding of what constitutes discrimination or bullying.

The focus group discussions also highlighted the significant barriers to education for girls with disabilities. Personal experiences shared by community leaders, heads of persons with disabilities (PWD), religious leaders, local group members, school heads, teachers, and parents/guardians revealed the challenges these girls face. Many participants reported that girls with disabilities often experience mockery and ridicule from their peers and, distressingly, sometimes from their families. This persistent social stigma can deter parents, even those who are economically stable, from sending their disabled daughters to school. One parent lamented, “It breaks my heart to see my daughter laughed at, not just by other children but sometimes by relatives too. It makes us hesitant to send her to school where she might face more of the same.” The lack of awareness and understanding about the rights and potential of children with disabilities exacerbates this issue. The absence of special education schools poses a significant barrier. Without adequate educational facilities and trained teachers, girls with disabilities are deprived of the support they need to thrive academically. Financial constraints further limit their educational opportunities, with many families struggling to afford the higher costs associated with schooling for children with disabilities. Specialized transportation is a major concern; while non-disabled children might easily walk to school; those with disabilities face severe mobility challenges and require costly transportation options. The cost of educational materials also burdens these families, making it difficult to provide the necessary support for their children's education.

Table 4.4.1: Experiences of Discrimination/Bullying in School

Response	Frequency	Percent
Yes	41	54.7
No	31	41.3
Other	3	4.0
Total	75	100.0

Access to educational resources specifically designed for students with disabilities is another critical area of concern. Table 4.4.2 below shows a mere 20.0% of participants indicated having access to necessary resources, while a significant 69.3% reported a lack of such access. This stark disparity highlights a critical gap in the provision of adequate educational support, which is essential for ensuring that students with disabilities can fully participate in and benefit from their education. An additional 10.7% of respondents selected 'Other,' suggesting there may be varied and perhaps unrecognized forms of resources or needs not captured by the survey.

Table 4.4.2: Access to Educational Resources for Disabilities

Response	Frequency	Percent
Yes	15	20.0
No	52	69.3
Other	8	10.7
Total	75	100.0

Support from teachers and peers plays a crucial role in the educational experiences of students with disabilities. According to the data in table 4.4.2, 60.0% of participants reported receiving support from their teachers and peers, indicating a significant level of empathy and assistance within educational settings. This support can be instrumental in helping students overcome barriers and succeed academically. However, 40.0% of participants did not receive such support, pointing to a substantial gap that needs to be addressed. The lack of support from nearly half of the respondents' educational environments emphasizes

the need for programs and training aimed at fostering a more inclusive and supportive atmosphere for all students.

The focus group discussion on discrimination/bullying and support given to mitigate this for a better quality educational experience provided deeper insights into barriers. Security issues emerged as a significant concern, with incidents like kidnappings diverting resources away from education and creating unstable environments that hinder educational pursuits. Financial constraints, compounded by the need for specialized educational materials and transportation, also pose critical barriers. Many families cannot afford school fees and additional costs, making regular school attendance challenging for girls with disabilities. As one mother shared, “ We want the best for our children, but the financial strain of school fees and transportation costs often feels insurmountable. It’s heartbreaking to see my daughter miss out on education because of these barriers.”

Social stigma and lack of confidence are other significant barriers. Girls with disabilities often face mockery and embarrassment from peers and sometimes even family members, undermining their self-esteem and discouraging school attendance and public participation. One girl with a disability reflected, “Sometimes, my classmates make fun of me, and it makes me feel like I don’t belong. It’s hard to keep going when you feel like others don’t accept you or sometimes even fear or refuse to get close to you.” The absence of special education schools in Ajaokuta further limits opportunities for these girls, highlighting a critical gap in the educational infrastructure. Cultural and religious norms significantly contribute to the marginalization of girls with disabilities. In some communities, certain norms discourage interaction with disabled individuals, resulting in their isolation and limited access to educational resources and personal growth opportunities. Addressing these issues requires a multifaceted approach, including improving security, providing financial support, enhancing accessibility, building confidence through anti-stigma campaigns, and challenging discriminatory practices. Engaging religious leaders to promote inclusive practices and implementing policy interventions to enforce inclusion are essential steps towards promoting inclusive education and ensuring equal opportunities for all students.

4.5 Gender and Education

The data on societal discrimination and marginalization reveals critical insights into the educational experiences of Muslim girls with disabilities in Ajaokuta, Nigeria. A substantial majority of 74.7% of respondents reported experiencing societal discrimination and marginalization. These significant

percentages call attention to the pervasive nature of gender-based discrimination, which profoundly affects their educational opportunities and outcomes. These societal challenges contribute to their overall marginalization, hindering their access to equal opportunities, including education.

Table 4.5.1: Experience of Societal Discrimination/Marginalization

Response	Frequency	Percent
Yes	56	74.7
No	19	25.3
Total	75	100.0

The high rate of societal discrimination faced by these girls highlights the intersectionality of gender and disability as a double burden. They are not only marginalized because of their disabilities but also because of their gender. This dual marginalization restricts their educational pursuits, leading to lower enrollment rates, higher dropout rates, and limited access to quality education. Societal attitudes and cultural norms often perpetuate the belief that girls with disabilities are less capable or less deserving of education, further entrenching their exclusion from educational opportunities.

On the other hand, 25.3% of participants reported not experiencing such discrimination. This variation in experiences could be attributed to differences in personal circumstances, community support, or the effectiveness of specific inclusive practices within their environment.

4.6 Role of Families and Communities in Supporting Education

The Focus Group discussions highlighted the crucial role that families and communities play in supporting the education of girls with disabilities. Families were identified as often being the main source of financial and emotional support for these girls. Many families face significant challenges, such as financial constraints and a lack of awareness about the specific needs and requirements of girls with disabilities. Community support was also deemed very important. Participants expressed the critical role of community leaders in promoting inclusive practices and supporting initiatives that aid girls with disabilities. Communities can encourage and support these girls by organizing campaigns to change perceptions about disability, providing local support, and facilitating access to educational resources.

The discussion on community perspectives on disability and education revealed a range of attitudes. Some participants noted persistent misconceptions and stigmas associated with disabilities, which hinder the educational opportunities available to girls with disabilities. Despite these challenges, there were positive changes in some communities where efforts have been made to promote inclusivity. However, participants strongly advocated for business development initiatives, believing that such efforts could significantly improve the lives of girls with disabilities. They discussed the potential for communities to support these initiatives by providing necessary resources such as school feeding programs, mobility aids, and other forms of assistance.

4.7 Intersectionality and Identity

The intersectionality of religion and identity among Muslim girls with disabilities in Ajaokuta, Nigeria, highlights the profound and multifaceted impact these factors have on their educational and social experiences. The data indicates that 72.0% of respondents strongly agree that their religion profoundly affects their experience with disability, emphasizing the deep-rooted influence of religious beliefs and practices on their daily lives and perceptions of disability. For these girls, religion can provide both comfort and a sense of community, shaping their coping mechanisms and outlook on life. But religion can also have some negative impacts on their educational and social experiences too. Religious beliefs can sometimes perpetuate stigmatization and marginalization, leading to these girls being viewed with pity or as inferior. Some participants revealed that certain religious leaders actively discourage the inclusion of children with disabilities in educational settings. Traditional gender roles prescribed may further limit their opportunities for education and employment. A smaller segment, 6.7%, agrees with this sentiment, recognizing the impact of religion but to a lesser extent. Meanwhile, 16.0% of participants remain neutral, reflecting ambivalence or uncertainty about the role of religion in their disability experience. Lastly, a minority of 5.3% disagree, suggesting that for them, religion does not significantly influence their disability experience.

Table 4.7.1: Religion's effect on experience with disability

Response	Frequency	Percent
Strongly Agree	54	72.0
Agree	5	6.7
Neutral	12	16.0
Disagree	4	5.3
Total	75	100.0

The influence of identity on the personal goals and aspirations of these girls also reveals significant insights. A substantial proportion, 46.7%, views the influence of their identity on their personal goals as strongly positive, indicating that their cultural, religious, and personal identities are sources of empowerment and motivation. An additional 26.7% perceive this influence positively, underscoring the affirmative impact of their identities on their aspirations. Conversely, 18.7% maintain a neutral stance, indicating that while identity may play a role, it is not a defining factor in their ambitions. However, a small percentage, 2.7%, see this influence negatively, and 5.3% perceive it as strongly negative, highlighting that it is a minority who feel that their identities hinder their personal goals due to societal stigmas or discrimination.

Table 4.7.2: Influence of Identity on Personal Goals/Aspirations

Response	Frequency	Percent
Strongly Positive	35	46.7
Positive	20	26.7
Neutral	14	18.7
Negative	2	2.7
Strongly Negative	4	5.3

These findings illustrate the complex ways in which religion and identity intersect to shape the educational and social experiences of Muslim girls with disabilities. The significant role of religion suggests that educational and social interventions must be culturally and religiously sensitive, providing support that acknowledges and integrates these elements. Additionally, the varying perceptions of identity's influence on personal goals underscore the need for individualized support strategies that address both positive and negative impacts.

5.0 References

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