

An Assessment of the Impact of Faith-Based Organisations in Nigerian Humanitarian Development: Evidence from Catholic Caritas Foundation of Nigeria (CCFN), Christian Rural and Urban Development Association of Nigeria (CRUDAN), Christian Health Association of Nigeria (CHAN) and Federation of Muslim Women Association of Nigeria (FOMWAN)

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Abstract

Faith-Based Organisations (FBOs) have become pivotal actors in Nigeria's humanitarian-development nexus, leveraging moral authority, dense grassroots networks, and service infrastructure to reach underserved populations. Using a qualitative, desk-based comparative design, this paper assesses the contributions and operational processes of four leading Christian FBOs, Caritas Nigeria (CCFN), CRUDAN, CHAN and FOMWAN, across emergency response, health, agriculture and livelihoods, and social protection. Findings indicate that the four organisations provide scale, access, and staying power in fragile settings, but face persistent challenges around sustainable financing, coordination, monitoring and evaluation (M&E), and safeguarding. The paper concludes with actionable recommendations on government-FBO compacts, pooled financing, interoperable data systems, and joint standards for accountability.

Background

Nigeria faces one of the most severe and complex humanitarian crises in the world, driven by a convergence of armed conflict, natural disasters, economic fragility, and governance challenges. According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA, 2022), an estimated 26.5 million people across Nigeria will require humanitarian assistance in 2024, marking one of the highest figures globally. This represents over 12% of Nigeria's population of 220 million, a staggering proportion that underscores the scale of unmet needs despite government and non-governmental interventions.

The crisis is most acute in the North-Eastern region, where the Boko Haram insurgency and protracted armed conflict have displaced over 2 million people internally, with 8.3 million people in Borno, Adamawa, and Yobe states alone needing urgent humanitarian aid in 2024 (UNOCHA, 2022). In the North-West, rising banditry and communal violence have created another layer of insecurity, displacing hundreds of thousands and leaving over 4.5 million

people food insecure. The North-Central region faces farmer–herder conflicts and climate-related shocks, with thousands displaced annually and livelihoods—particularly agriculture—severely disrupted. Meanwhile, the South-South and South-East regions, though relatively stable compared to the North, grapple with issues of flooding, environmental degradation, poverty, gender and sexual abuses, and violent separatist agitations, while the South-West experiences rapid urban poverty and infrastructural pressures due to internal displacement and migration.

Despite consistent efforts, the Nigerian government and traditional Non-Governmental Organizations (NGOs) have been unable to adequately address the vast and multidimensional humanitarian needs. Constraints include limited funding, bureaucratic bottlenecks, weak institutional capacity, and at times, a lack of trust between communities and external actors. Moreover, the vast geographical spread and cultural diversity of Nigeria demand approaches that are not only technically efficient but also locally trusted and spiritually grounded.

It is within this context that Faith-Based Organisations (FBOs) emerged as critical actors in bridging humanitarian gaps. With deep-rooted community presence, established trust networks, and moral legitimacy, FBOs are uniquely positioned to reach vulnerable populations where government agencies and conventional NGOs struggle. By leveraging their religious and ethical influence, FBOs such as Catholic Caritas Foundation of Nigeria (CCFN), Christian Rural and Urban Development Association of Nigeria (CRUDAN), Christian Health Association of Nigeria (CHAN) and Federation of Muslim Women Association of Nigeria (FOMWAN) have played pivotal roles in humanitarian development. Their interventions span food

security, healthcare, education, livelihoods, peacebuilding, and community resilience, often serving as lifelines for millions who would otherwise be left behind.

Problem Statement

Faith-based organizations carry out activities which lack comparable visibility. By implication, they achieve so much, even more than secular not-for-profit organizations, but often so little is known about them. One of the probable causes is their mixture of religious prudence (spiritual exercise of charity) with corporate results. Secondly, there is inadequate research work on the contributions of faith-based organizations in the humanitarian landscape in Nigeria.

Nigeria faces one of the most complex humanitarian crises in the world today, with an estimated 31.7 million people in need of assistance in 2024 out of a national population of over 220 million. Yet, only about 16 million people are targeted for humanitarian support, leaving a significant unmet gap. The scale of need cuts across all six geopolitical zones, fueled by multiple overlapping crises such as armed conflict in the North-East, banditry and mass displacement in the North-West, flooding in the South-South, farmer–herder clashes in the North-Central, and deepening economic hardship nationwide.

Although the Nigerian government, supported by international organizations and NGOs, has made notable interventions, these efforts are undermined by limited resources, insecurity, weak infrastructure, and bureaucratic bottlenecks. More importantly, conventional humanitarian actors often struggle to build trust and access in deeply rooted local communities. This widening gap has amplified the importance of Faith-Based Organizations (FBOs) such as the Catholic Caritas Foundation of Nigeria (CCFN), Christian

Rural and Urban Development Association of Nigeria (CRUDAN), Christian Health Association of Nigeria (CHAN) and Federation of Muslim Women Association of Nigeria (FOMWAN). With their grassroots presence, moral legitimacy, and ability to mobilize community-based support, FBOs have emerged as indispensable actors in filling critical humanitarian gaps, delivering both material and psychosocial relief to affected populations.

This paper addresses these gaps using a comparative analysis of Catholic Caritas Foundation of Nigeria (CCFN), Christian Rural and Urban Development Association of Nigeria (CRUDAN), Christian Health Association of Nigeria (CHAN) and Federation of Muslim Women Association of Nigeria (FOMWAN).

Objectives

The objectives of this study include:

1. Map and describe the operational processes of CCFN, CRUDAN, and CHAN (governance, programming, and partnerships).
2. Assess their humanitarian and development contributions in Nigeria (health, WASH, livelihoods, protection, social cohesion, security and peace building).
3. Compare strengths and limitations across the three cases and identify areas for system-level improvement.
4. Propose policy and practice recommendations to strengthen FBO roles within Nigeria's humanitarian-development architecture.

Literature Review

a. Faith-Based Organizations and Humanitarian Development: Global Perspectives

Faith-Based Organizations (FBOs) have historically played significant roles in

humanitarian development by mobilizing moral authority, trust networks, and community structures to address poverty, conflict, and inequality (Clarke & Jennings, 2008). Globally, FBOs complement state and international efforts, often operating in regions where government reach is weak (Tomalin, 2012). Their effectiveness lies in leveraging religious values to promote solidarity and resilience, particularly in fragile states.

In Africa, FBOs have long been frontline actors in health, education, livelihood and humanitarian aid. In West Africa, faith-inspired interventions have proven critical in addressing health issues, food insecurity, displacement, and post-conflict recovery (Agbiji and Swart, 2015). For instance, the Christian Health Association of Ghana (CHAG) provides nearly 42% of national health services, illustrating how FBOs supplement limited government capacity (Schmid et al., 2008). Their integration of moral frameworks, community mobilization, and development-oriented activities distinguishes them from other humanitarian actors.

b. Humanitarian Crises and Institutional Responses in Nigeria

Nigeria faces one of the most complex humanitarian emergencies globally, driven by conflict in the Northeast, farmer–herder violence in the Middle Belt, and recurring floods in the South. According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA, 2024), 26.5 million Nigerians will require humanitarian assistance in 2024, with food insecurity threatening 4.4 million in the Northeast alone. Poverty, with 63% of the population considered multidimensionally poor (National Bureau of Statistics [NBS], 2022), compounds humanitarian vulnerability.

While international NGOs and government programs have provided critical support, gaps remain. Structural corruption, limited reach into rural areas, and insufficient funding hinder state-led responses (Adeleke, 2021). NGOs often face community distrust due to weak local integration (Afolabi, 2020). These challenges necessitated the increasing involvement of FBOs, which combine faith-driven legitimacy with grassroots networks.

Faith-Based Organizations have historically played a central role in humanitarian response, combining the delivery of essential services with moral and spiritual support (Clarke and Jennings, 2008). Unlike secular NGOs, FBOs leverage existing religious networks, local legitimacy, and strong volunteer bases to provide rapid assistance, particularly in areas underserved by the state. In Nigeria, FBOs have long been at the forefront of education, healthcare, and poverty alleviation. Their contributions extend beyond immediate relief to long-term development, addressing structural issues such as livelihoods, social cohesion, and psychosocial healing (Ferris, 2005).

c. Faith-Based Organizations (FBOs) in Humanitarian Response: Strengths and Critiques

Faith-Based Organizations (FBOs) have emerged as critical humanitarian actors, particularly in contexts where trust in government and secular NGOs is low. Clarke and Jennings (2008) argue that FBOs bring unique social capital, rooted in their moral legitimacy, spiritual authority, and deep local networks. The strengths of FBOs lie in three primary areas: trust, community ownership, and service sustainability (Clarke, 2013). Because FBOs are rooted in shared values and religious identity, communities often perceive them as more legitimate than secular actors. In Nigeria,

churches and mosques act as conduits for aid distribution, leveraging volunteerism and moral obligation (Leurs, 2012).

Empirical evidence suggests that FBOs often reach populations underserved by mainstream NGOs due to their embeddedness in communities (Leurs, 2012; Tomalin, 2020). For example, CHAN runs over 4,000 mission hospitals and clinics across Nigeria, accounting for nearly 40% of healthcare provision in rural areas (CHAN, 2021). This illustrates how FBOs complement and, in some cases, substitute for state and NGO-led interventions.

However, critiques exist. Some scholars caution that FBOs risk proselytization, exclusivity, or reinforcing sectarian divides (Marshall & Van Saanen, 2007). Others note that donor dependence may compromise their independence (Tomalin, 2012). Balancing faith-based missions with humanitarian neutrality remains an ongoing debate.

d. Comparative Studies on FBOs and Secular NGOs

Scholarly debates have compared FBOs and secular NGOs, often finding that FBOs enjoy stronger community embeddedness and higher levels of trust (Tomalin, 2012; James, 2009). This social capital allows them to penetrate hard-to-reach communities, where secular organizations may face suspicion. However, critiques highlight challenges such as limited funding diversity, dependency on donor priorities, and questions about inclusivity when interventions are framed through a religious lens (Clarke, 2008). Despite these debates, empirical research on the distinct practices and performance of Nigerian FBOs remains scarce.

e. Nigerian Faith-Based Organizations in Focus: CCFN, CRUDAN, CHAN, and FOMWAN

Faith-Based Organizations (FBOs) in Nigeria play a vital role in bridging gaps left by the state and international humanitarian actors. They are uniquely positioned due to their deep community roots, moral authority, and access to trust-based networks that facilitate acceptance and sustainability of interventions. Among the many FBOs in Nigeria, four stand out for their significant humanitarian contributions across health, education, social welfare, and grassroots development: the Catholic Caritas Foundation of Nigeria (CCFN), the Christian Rural and Urban Development Association of Nigeria (CRUDAN), the Christian Health Association of Nigeria (CHAN), and the Federation of Muslim Women's Associations in Nigeria (FOMWAN). These organizations, while distinct in structure and focus, collectively demonstrate the breadth of faith-inspired responses to humanitarian needs in the country.

The Catholic Caritas Foundation of Nigeria (CCFN) also known as Caritas Nigeria, was established in 2010 by the Catholic Bishops' Conference of Nigeria (CBCN), as the specialized agency that coordinates humanitarian and development interventions of the Catholic Church in Nigeria (Catholic Caritas Foundation of Nigeria, 2022). Caritas Nigeria is a member of Caritas Internationalis, a confederation of 162-member countries committed to serving the world's poor, vulnerable, dispossessed and marginalized (Caritas Internationalis, 2024). Regionally, Caritas Nigeria is a member of Caritas Africa, an umbrella body of 46-member countries in Africa committed to the same course. (Caritas Nigeria, 2024). To break this structure down further, Caritas Nigeria coordinates a network of sixty-eight autonomous local partners (akin to independent local agencies at the state/diocesan level otherwise known as the Justice Development & Peace Commissions

– JDPCs). In addition, Caritas Nigeria also belongs to a larger network of Caritas Africa region, which has 46 independent member organizations operating in Sub-Saharan Africa. At the global stage, the Caritas confederation operates in a web of 162 different, independent Caritas Member Organizations in 162 countries, all coordinated from a central secretariat headquartered in the Vatican – Rome. The governance and coordination are effected through the various seven regions: Caritas Africa, Caritas North America, Caritas Latin America, Caritas MONA (Middle East and North Africa), Caritas Europa, Caritas Australia, and Caritas Asia. Caritas Nigeria belongs to this network. The researcher must note that, besides the International Committee of the Red Cross and Red Crescent, this is the largest network of humanitarian/development agency the world has seen, and also one of its oldest; with Caritas Germany (formerly known as Caritas International) being established in 1897.

Over the past 14 years, the organization has collaborated with more than 300 faith-based and public structures across 60 Catholic dioceses, as well as with civil society organizations (CSOs) and government institutions, to enhance access to services for Nigeria's most vulnerable populations (Caritas Africa, 2024).

The Christian Rural and Urban Development Association of Nigeria (CRUDAN), founded in 1990 from the merger of two earlier Christian development groups; Christian Rural Advisory Council (CRAC) and Christian Rural Fellowship of Nigeria (CRFN), operates through a zonal structure spanning the six geopolitical regions of the country. It has impacted over one million beneficiaries through sustainable development initiatives in rural and urban areas. CRUDAN's mission: —to promote sustainable development through advocacy,

capacity building and humanitarian response in collaboration with the church and other stakeholders (CRUDAN, 2018), highlights its dual commitments to grassroots empowerment and institutional collaboration, positioning it as a bridge between communities and faith-led development networks.

Founded in 1973 by the Catholic Bishops Conference of Nigeria, the Christian Council of Nigeria, and the Northern Christian Medical Advisory Council (NCMAC) of Nigeria (CHAN, 2024), the Christian Health Association of Nigeria (CHAN) represents the oldest health-centered FBO in the country whose aim is to —promote continued, effective, and efficient engagement of Church Health Services by strengthening faith-based health systems among its Member Institutions (MIs) to advance equitable access to quality healthcare across Nigeria (CHAN, 2024).

CHAN provides services at the tertiary, secondary, and primary healthcare levels, reaching an estimated 40% of the Nigerian population. Reflecting its motto of —reaching the unreached, CHAN predominantly serves rural and hard-to-reach communities. Organizationally, it ensures that its services are non-discriminatory and widely accessible, respecting patient dignity —regardless of race, religion, gender or politics (CHAN, 2025).

CHAN strategically partners with Federal, State, and Local Government Authorities, civil society, community-based, and other faith-based organizations. It is additionally affiliated with the regional Africa Christian Health Associations Platform (ACHAP), further extending its strategic engagement within health ecosystems (CHAN, 2025).

The Federation of Muslim Women's Associations in Nigeria (FOMWAN), founded in 1985, is the country's leading Muslim women's umbrella organization. With chapters across all 36 states plus

Abuja, FOMWAN promotes Islamic values through education, health outreach, capacity building, and humanitarian services (FOMWANYOBE, 2024). Its mission includes improving moral, educational, and economic conditions for women, youth, and children through empowerment programs and advocacy. Over the decades, FOMWAN has built over 140 schools, several health facilities, orphanages, and literacy and skill-acquisition centers.

Together, these organizations highlight the diversity of Nigeria's faith-based sector and its ability to complement state and international humanitarian actors. However, while existing reports document their contributions, there is limited empirical research assessing the extent of their impact on humanitarian development outcomes. This study seeks to fill that gap by providing a focused assessment of these four FBOs.

Methodology

1. Research Design

Overview

This study used a mixed research method including quantitative and qualitative research approaches — employing primary and secondary data sources. The study also used multiple-case study design with complementary primary data collection to assess the operational processes and humanitarian-development impact of four national faith-based organizations (FBOs) in Nigeria: Caritas Nigeria (CCFN), the Christian Rural and Urban Development Association of Nigeria (CRUDAN), the Christian Health Association of Nigeria (CHAN), and the Federation of Muslim Women's Associations in Nigeria (FOMWAN). The design combines desk-based document analysis, purposive sampling method to deploy Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), and a structured beneficiary

questionnaire to enable rich cross-case comparison and triangulation.

2. Research Timeframe

- a. **Study period (fieldwork + analysis):** August-December 2024. 20 weeks (5 months) in total.
- i. **Document review and instrument development:** Weeks 1–4
- ii. **Pilot testing and team training:** Week 5
- iii. **Primary data collection (KIIs, FGDs, questionnaires):** Weeks 6–12 (7 weeks for fieldwork factoring travel, delays, and security contingencies)
- iv. **Transcription, coding, and analysis:** Weeks 13–18
- v. **Respondent validation, final synthesis, and write-up:** Weeks 19–20

The historical scope for documentary review and organizational activity analysis covers a ten-year period: **2014 –2024**, matching the period during which many of the selected organisations scaled their humanitarian and development activities.

3. Sampling Strategy

Purposive case selection and purposive / expert sampling for informants were used to ensure the study focuses on FBOs with national reach and substantial humanitarian activity, and on respondents with first-hand knowledge of programming and impact.

Primary sources:

The four FBOs were selected based on national prominence, representative of Christian and Muslim faith traditions, and active across humanitarian and development sectors (health, livelihoods, protection, education, women's empowerment).

Informant selection:

- a. **Key Informant Interviews (KIIs):**
Targeted using expert purposive sampling.
For each FBO we aimed to interview:

- i. Executive/Senior management official (strategy and partnerships)
- ii. Program manager (sector implementation)
- iii. M&E / Research officer (monitoring, data systems)
- iv. Logistics / Finance officer (procurement/supply chain)

In addition to FBO staff, KIIs target:

- v. Government representatives (Federal, State and local government levels where programmes operate)
- vi. Donor / INGO partners (those who fund/coordinate with the FBOs)
- vii. Community leaders and gatekeepers (traditional rulers, religious leaders)

The minimum inclusion criteria for KII were set at 12 months of direct involvement with the organisation via a programme or project; willingness to be interviewed; ability to provide informed consent. Persons under 18 years were excluded based on their inability to provide informed consent.

b. Focus Group Discussions (FGDs):

- i. Community-level purposive sampling in three geopolitical contexts selected to maximize variance of humanitarian experience:
 - Northeast (Borno state)
 - Middle Belt / North-Central (Abuja and Plateau state)
 - Southwest (Lagos state)

Participants were selected through local FBO partners using maximum variation sampling to capture diversity in gender, age, livelihood (farmer, trader, displaced person), and program exposure.

A structured questionnaire was administered to a purposive sample of 180 beneficiaries across the three regions (60 per region), drawn from communities participating in FGDs. The brief questionnaire collected basic socio-demographic data and standardized perceptions of service quality,

access, and trust, which was useful for triangulating qualitative findings.

Sample size:

- i. **KIIs:** Targeted 28 interviews

S/n o	FBO KII Sample Popula tion	CC FN	CRU DAN	CH AN	FOM WAN	T O T A L
1	Staff	4	4	4	4	16
2	Government representatives	1	0	1	0	2
3	Donor representatives	0	0	1	1	2
4	Community leaders	2	2	2	2	8
Total						28

- ii. **FGDs:** In each region we conducted 3 FGDs (total = 9 FGDs):

S/no	Demographics	Northeast	Middle Belt / North-Central	Southwest	Total
1	Women	8	11	9	28
2	Youth/young adults	12	10	15	37
3	Mixed community leaders / host-community beneficiaries	8	12	11	31
Total					96

- iii. **Questionnaires:** 180 respondents (60 per geopolitical area) provide adequate descriptive coverage across sites while remaining feasible within the study timeframe and resources.

4. Guiding principles for instrument development

- Instruments were designed to align directly with the study objectives and analytic domains: (i) governance/structure; (ii) program portfolio; (iii) logistics/supply chain; (iv) monitoring and evaluation; (v) partnerships and leadership/culture.
- Clarity and cultural sensitivity: plain language, local terminologies, gender-sensitive wording were used to avoid leading or religiously loaded language that might bias responses.
- Balance of question types: open-ended questions to elicit rich narratives (for KIIs and FGDs); closed items and Likert scales for the beneficiary questionnaire to allow descriptive aggregation.
- Piloting: All instruments were piloted with 10–15 respondents (mix of community members and a CBO partner) during Week 5. Pilot feedback led to: simplification of technical terms, reordering questions to improve flow, and translation adjustments for local dialects.

5. Data Analysis

Data was analyzed using thematic analysis, with both deductive codes (based on the research questions) and inductive codes (emerging organically from the data). Coding and analysis were supported by NVivo, a qualitative data analysis software to ensure systematic organization and retrieval of information. Findings were contextualized within broader humanitarian and development theories.

6. Validity, Reliability, and Ethical Considerations

This study ensured trustworthiness of data through the following measures:

- Credibility: triangulation of KIIs, FGDs, and document analysis.

ii. Transferability: provision of thick descriptions of organizational and community contexts to allow applicability beyond immediate case sites.

iii. Dependability: maintaining an audit trail of data collection and analysis processes.

iii. Confirmability: researcher reflexivity to minimize bias and ensure neutrality in interpretation.

Additionally, ethical approval was sought from the appropriate university ethics committee prior to fieldwork. All participants were informed of their rights, and voluntary participation was respected throughout the research process.

7. Limitations

The study acknowledged the following limitations:

i. Security constraints: Fieldwork in conflict-affected zones may restrict direct access to certain populations.

ii. Political transitions: Changes in government or policy direction may affect access to organizational data and stakeholder availability.

iii. Representativeness: While FGDs capture rich community perspectives, they may not fully represent broader populations beyond selected sites.

Despite these challenges, the combination of multiple case studies, triangulation of data sources, and a strong ethical framework is expected to enhance the overall robustness and reliability of the findings.

Findings and Discussion

Data overview and analytic approach

This section reports the principal findings from the multi-case qualitative study of four Nigerian faith-based organisations (FBOs), including Caritas Nigeria (CCFN), the Christian Health Association of Nigeria (CHAN), the Federation of Muslim Women's Associations in Nigeria (FOMWAN), and the Christian Rural and Urban Development

Association of Nigeria (CRUDAN). The analysis draws on 28 key-informant interviews (KIIs), 9 focus group discussions (FGDs), a short beneficiary questionnaire administered to 180 respondents across three geopolitical regions, and a systematic document review covering organisational reports and sectoral literature (see Methodology). Data were analysed using deductive and inductive thematic coding in NVivo; cross-case matrices were constructed to compare governance, programming, logistics, data systems, partnerships and outcomes. Findings are organised around the study objectives: (1) mapping operational processes, (2) assessing humanitarian/development contributions, (3) comparing strengths/limitations across cases and identifying system-level improvements. Many of the factual organisational details used to triangulate findings are drawn from the project document and organisational sources.

Objective 1: Mapping and Describing Operational Processes (governance, programming, partnerships)

All four FBOs operate through distinct but overlapping operational models that combine faith-rooted governance, decentralised delivery networks and partnership-based resourcing. Operational differences explain much of the variation in scale and impact: Caritas Nigeria combines centralized strategic leadership with an extensive diocesan delivery network and formal donor partnerships; CHAN operates as a federating health-network with a national procurement/logistics arm – CHAN Medi-pharm; FOMWAN mobilises a dense, chapter-based grassroots mobilization of women and education/health programmes; CRUDAN emphasizes zonal, community-driven programming with strong local ownership but more limited national resourcing (documentary evidence and KIIs).

Governance and Leadership

For Caritas Nigeria (CCFN), governance is anchored in the Catholic Bishops' Conference of Nigeria (CBCN) with a national secretariat coordinating diocesan Caritas offices. KIIs and organisational documents indicate formal governance committees and operational structures that distinguishes it among Nigerian FBOs. Based on findings of the study, Caritas has implemented more than 70 humanitarian and development projects and reached over 15 million beneficiaries nationwide, a scale unmatched by other organizations under review. Interview data attribute a large part of Caritas' operational effectiveness to strategic leadership and capacity-building initiatives.

A significant strength lies in its Institutional Capacity Strengthening (ICS) arm led by Michael Ibe, recognized for developing key emergency response frameworks that have been deployed locally during crises such as conflict and displacement, and internationally through Caritas Africa and Caritas Internationalis. Most notably, in 2024, one of the frameworks was successfully applied in the Gaza humanitarian crisis, demonstrating how Caritas Nigeria's technical innovations rooted in Nigeria can contribute to global humanitarian practice. Caritas Nigeria's influence also extends globally through Michael's additional positions such as Co-Chair of the Caritas Internationalis Humanitarian Committee, Chair of the Humanitarian Reference Group for Caritas Africa, and Co-Chair of the Charter for Change Working Group, Caritas Nigeria continues to directly and indirectly impact continental and global humanitarian interventions.

CRUDAN's governance prioritises zonal coordination and member-church engagement. KIIs described a management structure designed to maximise community

ownership and accountability. While this approach strengthens grassroots legitimacy and ensures interventions are contextually grounded, it may also constrain CRUDAN's ability to scale multi-million-dollar interventions requiring highly centralised technical oversight. Notably, the organization demonstrated resilience in institutional continuity when it successfully convened its 31st Annual General Meeting in 2022 after three years of disruption (2019 – 2022) due to heightened insecurity in the middle-belt of Nigeria, particularly Benue and Plateau States; signaling a renewed consolidation of its governance processes and accountability systems.

CHAN's governance is exercised through a National Council and a Board of Trustees, with operational leadership vested in a Secretariat led by the Executive Director. This structure allows CHAN to maintain both strategic oversight and operational continuity across its over 400-member health institutions. KIIs highlighted the Board's active role in safeguarding the faith-based ethos of CHAN while ensuring compliance with health policy standards. The governance framework also facilitates partnerships with state and federal ministries of health, thereby institutionalising CHAN's role as a formal interlocutor between government and faith-based health providers. This dual legitimacy; faith-rooted identity combined with recognised institutional governance was described by respondents as a major factor behind CHAN's credibility in policy dialogues and donor negotiations, though challenges remain in ensuring equitable resource distribution across its vast network of member facilities.

Contrasted with Caritas Nigeria, CHAN functions as an umbrella coordinating body: its governance is consortium-style, with representation from member institutions. KIIs emphasised CHAN's role

in harmonising standards across mission hospitals and clinics, and in providing centralised logistics (drug supply) and training. CHAN's governance model privileges federation and technical coordination rather than direct programme implementation.

The Federation of Muslim Women's Associations in Nigeria (FOMWAN) demonstrates a governance structure rooted in inclusivity, rotation, and strong institutional pipelines. Leadership positions are filled through democratic processes within the organization's chapters, ensuring wide participation and accountability. A striking example of this governance model is reflected in the career trajectory of RafiahSanni Idowu, who, over her extensive 36-year involvement with FOMWAN, held numerous leadership roles including National Da'wah Officer, National Public Relations Officer, and Chairperson for Da'wah and Advocacy, before being elected as the 10th National Amirah in 2021.

This internal progression illustrates how FOMWAN develops leaders with deep systemic understanding, institutional memory, and legitimacy. By allowing leaders to rise through the ranks, FOMWAN strengthens its governance capacity, as such individuals bring a holistic appreciation of organizational dynamics and member needs. Moreover, this approach fosters community trust, given that leaders are seen as homegrown and reflective of the organization's values and grassroots origins.

Programme Cycle and Targeting

All organisations demonstrated structured programme cycles but differed in sophistication of tools and targeting approaches. Caritas Nigeria leverages (trains and deploys) diocesan networks for rapid needs assessment and beneficiary targeting in hard-to-reach areas; project documentation shows formal needs

assessments and donor-compliant targeting criteria. KIIs noted iterative community consultation built into design phases.

CRUDAN targets communities with clear vulnerability (rural poverty, post-conflict communities); its participatory targeting has high local legitimacy but less uniformity across zones.

CHAN targets health service gaps through member health facilities; targeting follows epidemiological and access indicators (maternal health, immunisation gaps). Its programming is facility-based rather than household-oriented.

FOMWAN targets women and girls via schools, women's groups and religious networks; targeting is demand-driven and often anchored in community nominations.

Logistics and supply chain

CHAN has the most developed supply chain capacity through CHANMedi-Pharm (or equivalent procurement mechanisms noted in documents); this ensures relatively stable drug supply to member facilities. KIIs from CHAN logistics staff reported routine bulk procurement and distribution planning.

Caritas Nigeria demonstrates adaptive logistics, leveraging diocesan offices, national and local partners for last-mile delivery of food, WASH items and agricultural inputs. Caritas documentation emphasises capacity strengthening in logistics and the recent development of data systems (Caritas Management Information System - CarMIS, Caritas Internationalis Management Standards - CIMS, and National Data Repository (NDR) that aid supply planning.

FOMWAN and CRUDAN rely more heavily on local procurement and in-kind giving; they are flexible but exposed to variable supply reliability and higher transaction costs.

Data, Monitoring and Evaluation (M&E)

Documents reviewed and KIIs from Caritas Nigeria indicate the most advanced M&E practice among the cases such as systematic monitoring frameworks, capacity building in project management, and investments in data systems. The organisation's claim to being the only entity offering the APM Group's accredited PMD-Pro training & certification in Nigeria and West Africa, training thousands of professionals, institutions and beneficiaries in healthcare, finance livelihoods and project management standards and best practices seemed consistent with internal reports.

CHAN's M&E is facility-oriented with health management information systems (HMIS) integration at facility level referenced; however, cross-facility interoperability and centralized analysis are described as areas needing strengthening. For FOMWAN and CRUDAN, M&E tends to be project-level, qualitative and narrative. KIIs noted limited internal capacity for rigorous quantitative impact evaluation.

Discussion of Findings

The mapping of governance and operational processes confirms established theoretical assertions that faith-based organizations (FBOs) combine normative legitimacy and localized delivery networks to provide essential services (Clarke & Jennings, 2008; Ferris, 2005). However, the cases reveal that the form of governance and operational model critically mediates organizational capacity and impact.

Caritas Nigeria represents a highly centralized yet devolved hybrid model, with strategic oversight embedded in the Catholic Bishops' Conference of Nigeria (CBCN) and delivery carried out through diocesan offices. This structure allows for both rapid mobilization in emergencies and donor-compliant accountability systems. Leadership has been decisive in shaping

outcomes: the Institutional Capacity Strengthening (ICS) division under Michael Ibe not only systematized emergency response domestically but also produced frameworks of international relevance, such as the Gaza 2024 deployment. This demonstrates how Nigeria-rooted technical innovations can influence global humanitarian practice, situating Caritas Nigeria in the top tier of African and international FBOs.

CHAN's federated governance, rooted in its founding denominational blocs, enables it to act as a unifying platform for over 400 mission-owned health facilities. This model institutionalizes CHAN's role in health sector governance, providing credibility in state and donor dialogues. Its logistics capacity through CHAN Medi-Pharm has also professionalized supply chain management, allowing it to bridge gaps in drug availability for rural and peri-urban populations. However, facility-centered monitoring and evaluation (M&E) systems remain fragmented, mirroring systemic weaknesses in Nigeria's HMIS where interoperability and centralized analysis lag behind Akwaowo et al. (2022).

FOMWAN demonstrates how grassroots-based, chapter-led structures strengthen both legitimacy and sustainability. Its governance model fosters inclusivity and leadership continuity, as illustrated by the career trajectory of RafiahSanni Idowu, whose decades-long progression through various leadership roles culminated in her election as the 10th National Amirah. Such pathways embed systemic understanding and institutional memory, ensuring that governance is deeply reflective of organizational values and community needs. Yet, reliance on community nominations and in-kind mobilization constrains uniformity in targeting and limits resource scale.

CRUDAN operates a zonal governance system that privileges local ownership and participatory approaches. This enhances contextual appropriateness and community legitimacy, but limited centralization restricts its ability to mobilize and manage large-scale, donor-funded interventions. Nevertheless, the successful convening of its 31st Annual General Meeting in 2022 after three years of insecurity-related disruptions particularly in Benue and Plateau states (CRUDAN's operation bases) highlights institutional resilience and a return to formal accountability processes.

Taken together, the evidence reinforces Tomalin's (2012) argument that FBO effectiveness derives from their hybrid legitimacy (rooted in both faith and community ownership). Yet the degree of institutionalization in governance, data, and logistics systems significantly differentiates outcomes. The comparative analysis suggests that hierarchical, centralized-devolved models (Caritas Nigeria) and federated technical systems (CHAN) are best positioned for scale, while grassroots chapter/zonal models (FOMWAN, CRUDAN) excel in legitimacy and social capital but remain constrained in resourcing and systemic reach.

Objective 2: Assessing humanitarian and development contributions (health, WASH, livelihoods, protection, social cohesion, security and peacebuilding)

Across the four cases, FBOs were observed to deliver measurable humanitarian and development outcomes. Impact is strongest where the organisation's operational model aligns with the sector (e.g., CHAN in health).

Health

CHAN: The most substantial contribution is in primary health care. KIIs with state health officers and CHAN staff affirmed CHAN's

pivotal role in maternal and child health services and routine immunisation in remote districts. Documentary data point to CHAN member institutions covering a large share of rural health provision; beneficiary questionnaires reported improved access to services and drug availability where CHAN facilities operate. CHAN's health initiative is funded by the US-CDC, Global Fund, World Bank, and other major institutional donors.

CCFN: Caritas Nigeria contributes health interventions through outreach health camps, nutrition screening and health-system strengthening in grassroots communities through its confederated diocesan agencies; its health programming is typically integrated with WASH and livelihoods interventions in emergency contexts with the aim of deepening impact and ensuring integral human development. Caritas also implements two large scale standalone health programmes: the first is a HIV programme worth over a hundred million US dollars funded by the PEPFAR through US-CDC and has been implemented for more than thirteen years. The second is a Tuberculosis (TB) programme funded by Global Fund.

FOMWAN: Health contributions are primarily preventive and community-oriented (health education, referrals, support for maternal welfare at community level) and complemented by small-scale facilities in some chapters.

CRUDAN: Health is a component of wider community development programmes but not a dominant organisational pillar; health gains are therefore indirect (through livelihoods and sanitation improvements).

WASH and Protection

Caritas Nigeriademonstrated clear WASH impact in emergency responses (floods/displacement), delivering water points, latrines and hygiene promotion,

supported by documented partner funding. FGDs in affected communities praised Caritas for rapid WASH interventions:

—*When the river rose, Caritas came with water and hygiene kits — it saved many children* (FGDNortheastWomen03).

FOMWAN and **CRUDAN** implement WASH and protection activities on a smaller scale, usually in conjunction with community mobilisation or school programmes.

Agriculture and Livelihoods

Caritas Nigeria places particular emphasis on livelihoods and agriculture: organic agriculture, input distribution, training and market linkages were recurrent program elements in Caritas documentation and KIIs. Many beneficiaries attributed increases in food security and income (questionnaire data; qualitative FGDs) to Caritas agricultural support. Noteworthy is its collaboration with Gyettibello (a medium-scale agro-allied company) in the production and distribution of Jovet powder – one of the first fully organic pesticides in Nigeria. The use of and impact of this product has become a national sensation with over 10 million farmers accessing and using Jovet powder. Findings reveal that, through the strategic partnership with the German Federal Foreign Office, Jovet powder has been adopted by over 73 NGOs who are members of the Food Security sector operating in Nigeria – signaling a large-scale adoption.

CRUDAN centres livelihoods in its work: training, microenterprise support and community savings groups are common project themes — but its reach is smaller. However, beneficiaries highly approved their method of delivery of livelihood support.

FOMWAN pursues women-centred livelihood training and microcredit, with

reported gains in women's income and agency in local FGDs.

Security and Peacebuilding

Caritas Nigeria has increasingly engaged in social cohesion and peacebuilding, particularly in the Middle Belt, where farmer–herder violence has eroded trust. Its interfaith dialogue platforms, supported by Caritas Internationalis, have brought together Christian and Muslim leaders to promote peaceful coexistence.

CRUDAN embeds peacebuilding into community recovery programs, especially in post-conflict rural areas. Its participatory governance approach fosters dialogue between conflicting groups, building trust at the grassroots level.

FOMWAN plays a significant role in countering radicalization through Da'wah (religious education) and advocacy. Its women-led interfaith initiatives provide safe spaces for dialogue and prevent extremist ideologies from taking root in vulnerable communities.

CHAN contributes indirectly to peace and security by ensuring access to healthcare in conflict-affected areas. KIIs noted that mission hospitals often serve as neutral spaces where divided communities access services together, fostering trust and coexistence.

Social Cohesion and Protection

All four FBOs engage in social cohesion/peacebuilding in contexts of inter-communal conflict. CCFN and CRUDAN were frequently mentioned by KIIs as active in local peace/mediation processes. FOMWAN's women-led outreach and interfaith engagement surfaced as an important, but less formally documented, contributor to social cohesion. Beneficiary groups often reported that the neutrality and moral standing of faith actors made them acceptable mediators in local disputes.

Discussion of Findings

The findings confirm that Nigerian FBOs function as multi-sectoral actors, capable of delivering both lifesaving humanitarian assistance and longer-term development outcomes. Their embeddedness within communities provides legitimacy, trust, and access, supporting arguments in the literature that FBOs' local integration enables both reach and continuity (Clarke, 2013; Leurs, 2012). Yet, the scale and sustainability of impact are strongly correlated with institutional capacity. Caritas Nigeria, with its broad donor portfolio including major institutional donors like the PEPFAR, US-CDC, German Federal Foreign Office and Global Fund amongst others, technical frameworks, and investment in capacity building (e.g., training thousands of staff and developing robust data systems), has achieved the widest and most sustained outcomes across multiple sectors.

Programmatically, CHAN has consolidated its comparative advantage as a health specialist, leveraging its network of mission hospitals and its logistics arm (CHAN Medi-Pharm) to address systemic health service gaps. FOMWAN, through its grassroots, women-led model, has created platforms for empowerment, education, and health outreach, while also contributing to the prevention of radicalization and fostering resilience in vulnerable communities. CRUDAN, though smaller in scale, strengthens local resilience through participatory rural development and community-driven initiatives that embed ownership and accountability.

Importantly, the programmatic analysis demonstrates that FBOs are increasingly extending their contributions beyond service delivery into peacebuilding and social cohesion, particularly in fragile and conflict-affected regions. Caritas Nigeria's interfaith dialogue platforms in the Middle Belt,

supported by Caritas Internationalis, illustrate how faith-based legitimacy can be harnessed to mitigate farmer–herder violence. FOMWAN similarly plays a role in conflict prevention by leveraging women's networks for mediation and advocacy, while CRUDAN contributes to community-level reconciliation processes in post-conflict rural areas. These practices align with the global —triple nexus approach (humanitarian–development–peace) advocated by OECD (2019), illustrating how FBOs uniquely bridge immediate humanitarian response with long-term peacebuilding.

Together, these findings reinforce that FBOs' legitimacy, rooted in faith and community presence, enables them to undertake roles often inaccessible to secular NGOs or government actors. They are able not only to provide assistance but also to foster empowerment, resilience, and coexistence in fragile Nigerian contexts.

Objective 3: Comparative Strengths and Limitations of FBOs in Nigerian Humanitarian Development

The comparative analysis highlights that while all four FBOs contribute meaningfully to Nigeria's humanitarian and development landscape, their impacts vary in scale, sectoral depth, and governance sophistication. Caritas Nigeria emerges as the most impactful due to its multi-sectoral reach, donor integration, and technical capacity; CHAN demonstrates sectoral dominance in healthcare but has limited breadth; FOMWAN excels in grassroots women-led mobilisation with high legitimacy but limited funding; and CRUDAN embodies community resilience and participatory approaches yet faces structural and financial constraints.

Strengths and Limitations

Caritas Nigeria (CCFN) emerges as the most institutionally robust, with its ability to implement over 70 humanitarian and development projects and reach over 15 million beneficiaries nationwide. Its strong governance is demonstrated through institutionalized structures, such as the Institutional Capacity Strengthening division, and global leadership contributions, exemplified by Michael Ibe's role in co-developing the Caritas Internationalis emergency response framework deployed in Gaza in 2024. This international recognition underscores Caritas Nigeria's operational sophistication, which surpasses the other FBOs in both scale and influence. However, limitations include high dependence on external donor funding and the risk of bureaucratic complexity inherent in large-scale operations.

CHAN, in contrast, has demonstrated remarkable strength in healthcare delivery, representing one of the most entrenched health-based faith networks in Nigeria. Its governance and accountability are reinforced through affiliations with regional and international networks such as ACHAP, ensuring alignment with global health standards. While CHAN may not match Caritas in multi-sectoral breadth, it holds unmatched comparative advantage in health system coverage and technical specialization, serving an estimated 40% of Nigerians. Its faith-based legitimacy also fosters trust among beneficiaries. Limitations include heavy concentration in the health sector, limited diversification into other humanitarian domains, and challenges in harmonising data across facilities due to interoperability issues in its health management information systems (HMIS). FOMWAN's greatest strength is its ability to mobilise women and girls across Nigeria's geopolitical zones through its chapter-based structure. It stands out for its

governance model built on leadership pipelines and systemic progression. Leaders such as RafiahSanni Idowu, who rose to become the 10th National Amirah after serving in multiple capacities over 3 decades, embody a form of governance that prioritizes institutional memory, inclusivity, and grassroots legitimacy. FOMWAN has effectively used its networks for women's empowerment, education, health, and peacebuilding. This bottom-up leadership cultivation provides resilience and continuity in organizational direction, even if constrained by external socio-religious pressures and resource limitations, heavy reliance on volunteerism, and comparatively limited institutional technical capacity, which restrict its ability to scale large, multi-sectoral interventions.

CRUDAN, while historically significant for its community-based development approach, presents weaker institutional scale compared to the other three organizations. However, participatory and community-driven approach ensures high levels of ownership, legitimacy, and contextual adaptation. Its zonal governance structure provides wide geographic reach, and its resilience was demonstrated in re-establishing governance processes after insecurity-related disruptions. Its zonal structures have provided grassroots reach, yet its visibility, financial resources, and impact metrics lag in comparison to the other three FBOs. Nevertheless, CRUDAN's participatory and advocacy-driven model remains a valuable niche, particularly in rural community empowerment.

Discussion of Findings

The comparative analysis illustrates that no single FBO model is universally superior; rather, impact depends on the alignment between institutional capacity, governance structure, and programmatic niche. Caritas Nigeria's scale and global recognition

underscore how international linkages, donor alignment, and professionalised systems drive high impact in fragile contexts. In dominating the health sector, CHAN exemplifies the value of sectoral specialisation, but also the risks of over-concentration, as health-only focus limits responsiveness to multi-sectoral crises. FOMWAN excels in governance through leadership progression and grassroots legitimacy, while demonstrating the critical role of women-led faith organisations in addressing both social service gaps and peacebuilding, although its reliance on voluntary structures constrains institutionalisation. CRUDAN highlights the strength of participatory governance and local ownership, yet its limited financial and technical base caps its expansion.

These findings reinforce the wider literature that FBOs' comparative advantages stem from their faith-based legitimacy and embeddedness, but their effectiveness is contingent on governance systems, donor relations, and technical capacity (Ferris, 2005; Tomalin, 2012; Clarke, 2013). The evidence suggests that complementary partnerships among FBOs could mitigate individual limitations — for example, Caritas's scale could combine with CRUDAN's grassroots legitimacy, CHAN's health expertise, and FOMWAN's women-focused mobilisation to deliver more holistic and sustainable outcomes. Beyond the institution-scale analysis, the findings spotlight two individuals: Rafia Sani Idowu and Michael Ibe who, through their unique contributions to the humanitarian and development industry, have risen to top of the ladder.

Cross-cutting Themes Emerging from the Data

a. Trust, Legitimacy and Access

Trust is the single most salient enabler of FBO effectiveness. FGDs repeatedly cited

moral authority and non-partisanship as reasons communities prefer faith actors in crisis. —We know the Church/Mosque people; they are our own, they don't come to preach only; they bring things that help (FGD Research Report, 2024). This confirms the literature that social capital and embeddedness are key operational assets (Leurs, 2012).

b. Leadership and Institutional Learning

Strong leadership and deliberate capacity building were identified as catalysts of scale. KIIs credited Caritas' leadership and institutional investments in training with enabling expansion and improved donor confidence. The presence of a professionalised management cadre — M&E officers, logistics specialists — distinguished higher-impact organisations.

c. Gender and Inclusion

FOMWAN's women-centred model produced demonstrable gendered outcomes in schooling and women's economic participation. However, KIIs cautioned that mainstreaming gender across all organisations remains uneven. CRUDAN's gender clubs in schools and Caritas' gender-sensitive programming were identified as promising but limited in coverage.

d. Neutrality, Proselytisation and Community Tensions

Although the literature raises concerns about proselytisation, the study's empirical evidence did not reveal systematic coercive conversion practices among the four organisations. KIIs and FGDs emphasised impartial targeting rhetoric and practice: —We do not ask people to change faith to receive help (KII Research Report, 2024). Results from the focus group discussions could not establish that the 4 FBOs directly or indirectly advanced proselytization agendas.

Limitations of the Findings

The findings should be read in light of the study's methodological limits: the research relied on purposive sampling (designed to maximise depth), document review and a limited number of KIIs/FGDs; consequently, findings emphasise explanatory depth over statistical generalisability.

Implications for Policy and Practice

The evidence indicates that FBOs are indispensable partners in Nigeria's humanitarian-development nexus. To maximise their impact, the study highlights four priority implications:

1. **Stabilise Financing:** Shift from short project cycles to pooled, multi-year mechanisms that incentivise localisation and institutional strengthening.
2. **Standardise and Interoperate Data:** Develop shared indicators and interoperable data platforms that respect organisational confidentiality but enable coordinated planning. Caritas' nascent data investments provide a model for scaling cross-FBO.
3. **Formalise Government-FBO Compacts:** Create defined roles for FBOs within cluster systems and state humanitarian plans to improve access and coordination.
4. **Invest in Organisational Capacity:** Targeted support for M&E, logistics and safeguarding in smaller but high-legitimacy actors (CRUDAN, FOMWAN) would amplify local impact.

Conclusion of Findings and Discussion

The study's triangulated evidence demonstrates that Faith-Based Organisations in Nigeria produce high humanitarian and development impact, with Caritas Nigeria observed to have the greatest overall reach and multi-sectoral effect, followed by CHAN (sectoral health strength),

FOMWAN (women-centred grassroots mobilisation) and CRUDAN (community resilience and peacebuilding). Institutional features like governance, leadership, diversified financing, and data systems explain much of this variance. Strengthening public-FBO partnerships, financing modalities and interoperable M&E will be essential to translate the comparative advantages of FBOs into sustainable national humanitarian and development gains. The following section (Recommendations) will set out specific, operationally-oriented steps derived from these findings.

Recommendations

Drawing on the findings, this study makes the following recommendations targeted at policymakers, donors, and the FBOs themselves.

1. Strengthen Financing and Sustainability

- i. **Multi-year core funding:** Donors should provide predictable, multi-year financing to reduce FBOs' dependence on short-term project cycles. This would stabilise operations and enable investments in long-term capacity building.
- ii. **Diversified resource mobilisation:** Smaller FBOs like CRUDAN and FOMWAN should develop hybrid financing models. Blending donor funding, community contributions, and local philanthropy, will help to reduce vulnerability to funding shocks.
- iii. **Pooled funding mechanisms:** Government and partners could establish pooled humanitarian and development funds earmarked for local FBOs, ensuring equitable access across Christian and Muslim organisations.

2. Improve Data, Monitoring and Evaluation (M&E)

- i. Interoperable data platforms: FBOs should harmonise their monitoring systems with national and international standards, while safeguarding sensitive community data.
- ii. Capacity-building in evaluation: Training and mentorship for FBO staff, especially in FOMWAN and CRUDAN, should be scaled to strengthen evidence generation and donor accountability.
- iii. Knowledge sharing: Caritas Nigeria's advanced M&E systems can serve as a peer-learning model for other FBOs through inter-FBO technical working groups. The CarMIS online system developed by Caritas Nigeria serves as a great scalable example.

3. Enhance Coordination with Government and Humanitarian Architecture

- i. Formal compacts: Federal and state governments should institutionalise FBO participation within humanitarian coordination mechanisms (e.g., sector clusters, state-level emergency management frameworks).
- ii. Joint planning forums: Regular interfaith platforms that bring together Christian and Muslim FBOs could enhance collaboration, reduce duplication, and strengthen inter-communal trust.
- iii. Policy integration: National development plans should explicitly recognise the comparative advantage of FBOs in last-mile service delivery and social cohesion.

4. Invest in Organisational Capacity and Safeguarding

- i. Leadership development: Structured leadership training for emerging FBO leaders can ensure continuity of effective governance.
- ii. Logistics and supply chains: Smaller FBOs would benefit from technical

partnerships with larger networks (e.g., CHAN's health logistics).

- iii. Safeguarding frameworks: All FBOs should strengthen policies on gender equity, child protection, and —do no harm principles to protect beneficiaries and staff. Caritas Nigeria actively practices this.

5. Leverage Comparative Advantages

- i. Caritas Nigeria: Should continue leveraging its diocesan structure and expand its leadership role in multi-sector responses, while sharing best practices in donor engagement.
- ii. CHAN: Should consolidate its health leadership by deepening partnerships with government health ministries and expanding preventive health programming.
- iii. FOMWAN: Should scale women-centred programming through stronger donor partnerships, while documenting and disseminating its grassroots successes to attract funding.
- iv. CRUDAN: Should leverage its peacebuilding and participatory development niche, positioning itself as a model for locally owned resilience programming.

Conclusion

This study set out to assess the impact of faith-based organisations in Nigerian humanitarian and development work, focusing on four cases: Caritas Nigeria, CHAN, FOMWAN, and CRUDAN. The evidence confirms that FBOs are indispensable actors in Nigeria's development landscape, uniquely positioned to bridge humanitarian relief and long-term development due to their legitimacy, embeddedness, and moral authority.

The study found that while all four organisations exert significant influence,

their impact varies by scale and institutional capacity. Caritas Nigeria stands out for its multi-sectoral reach, diversified donor portfolio, and robust data systems, making it the most impactful among the cases. CHAN demonstrates sectoral leadership in health service delivery, while FOMWAN contributes strongly to women's empowerment and grassroots mobilisation. CRUDAN, though smaller in scale, plays a critical role in peacebuilding and community-led resilience.

The findings highlight that the comparative strengths of FBOs derive from their governance structures, community legitimacy, and faith-based motivations. Yet, systemic challenges including funding volatility, weak M&E integration, and inconsistent coordination with state structures continue to constrain their potential.

In conclusion, faith-based organisations are not marginal actors but core partners in Nigeria's humanitarian-development nexus. With improved financing, stronger coordination, enhanced M&E, and capacity-building, these organisations can amplify their already significant contributions to national development. Strengthening both Christian and Muslim FBOs in parallel also has the added benefit of fostering interfaith collaboration and social cohesion in a context often marked by division.

Ultimately, the Nigerian experience demonstrates that faith-based organisations are vital engines of resilience, service delivery, and social transformation — a lesson of global relevance for the role of religion in development.

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