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## Socio-Economic Impact of Some Muslim Non-Indigenes on the Development of Karmo Community in Abuja, Federal Capital Territory (FCT), Nigeria

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#### **Abstract**

This paper offers an observation on the socio-economic impact of some Muslim nonindigenes on the development of the Karmo community in Abuja, Federal Capital Territory. It is suggested that the proximity of this community to Abuja could be one of the factors that attracted some non-indigenes, including Muslims, to take advantage of residing among its natives for decades in the place. The paper highlights different nonindigene tribes of Nigeria who are also located in the community apart from Muslims. It attempts to reveal variant socio-economic impacts that some non-indigenes, particularly Muslims, are contributing to the growth and development of this community that ranges from the tailoring work, transportation services, trading works, Mai-shayi tea spots, and the establishment of Islamic centres, among others. It examines the development of the Karmo community through these aforementioned processes by some Muslim nonindigenes since their settlement. This research employs a survey method in which data were collected through the in-depth interview technique along with a complement of literary source materials for its compilation. Finally, the paper concludes by proffering some recommendations that will foster the economic growth and development of people in the community as a whole.

**Keywords**: Socio-Economic; Impact; Non-Indigene; Muslim; Development; Karmo; Community.

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#### Introduction

The term socio-economic usage may connote different things to different people in some places; however, this terminology, according to some people, means the social sciences that deal with how economic activity is affected and shaped by social process [1]. Therefore, this process that shapes modern societies' progress stagnates or regresses because of its local and regional economic aspects. In other words, the socio-economic system brings about the level of interaction in association with some social factors that may likely influence the level of individual towards economic enhancement in the society [2]. Additionally, the process of socio-economic is described as marks that differentiate between the groups of people relating to their social class and financial situation in a particular place or society [3]. Trade is one of the important factors identified that have a significant effect on the emergence of human habitation in every locality, including Abuja (FCT) and its communities [4].

The fact that importance of human settlements has been known to emerge and develop into prominence due to the strategic trade routes, where some early Muslim non-indigenes used for transactions and permeation of Islam to communities in North central Nigeria by the Jihadists around 1804 [5]. In connection to this, one of the dethroned Sarkin Zazzau Muhammadu Makau who left Zaria for Karu where he was beseech for six months by Fulani's, later moved to the Koro town of Zuba some forty kilometers south Abuja [6] around 1809 CE with some of his subjects and functioned as emir at Zuba, Abuja up to his death among tribal groups of these localities including Gbagyi, Koro, Gwandara and Gade [7].

Famous localities that these tribal groups are located in Abuja include Zuba, Jiwa, Gwagwa, and Karmo, which have become homes for many non-indigenes as where they are thriving for their daily economic activities [8]. It is suggested that many non-indigenes from other parts of Nigeria at Karmo in particular feel safe in terms of the stability of security of their lives and properties. To this end, their socio-economic activities among inhabitants of these aforementioned communities have been enhanced through steady contributions to the human and capital development in these places by non-indigenes [9]. This is what some of them do for a living, as well as an avenue for providing necessary support for their immediate families.

Meanwhile, these non-indigenes socio-economic activities are not limited to men alone in the community, but encompass some hard-working women as well who are actively involved as a support to their spouses [10]. Even though there is a cultural limitation that is placed on some genders, more especially women in places in Nigeria, which, to some extent, hampers their participation

in socio-economic growth processes like their male counterparts. Notably, some of the occupations that many natives of the Karmo community engage in include farming, trading, rearing of domestic animals, and civil service, among others [11].

#### Literature Review

One of the earliest research works is that of Abubakar, who discussed the coming of Zage-zagi and its effects on the Gwari/Koro relations in the Abuja area in the 19th century [12]. It discussion largely concentrates on the relationship between the two dominant groups in the Abuja area, Gwari and Koro. Abubakar maintains that the coming of the Zage-zagi profoundly impacted the Gwari-Koro relations and the economy of the area. Barde explains the establishment and consolidation of the Zazzagawa at Abuja, 1828-1902, and mainly focuses on the political history of the Zage-zagi, particularly their effort at establishing a new location after they fled the Jihadists' onslaught in 1808. Barde also treats the efforts of the Zage-zagi in consolidating their position in the area peopled by several linguistic groups. The author argues that the Abuja ruling class implemented some deliberate policies for the growth and expansion of the polity before the colonialists came in the early 20th century [13].

Also, Abdullahi titled, discussed the economics of colonial domination of Abuja polity, where he mainly concentrates on the economic exploitation of Abuja by the colonialists. Abdullahi examines the economic factors that determined the historical development of Abuja polity during the colonial period [14]. On his part, Bala focuses on the impact of rapid population growth on Abuja and examines the impact of Suleja on the physical growth of the FCT. Not only that, Bala also explains the influence of the non-indigenes on land use in FCT, such as residential, commercial, government or institutional, and open space land use between 1976 and 1982 [15].

#### Method

The methodological survey was utilized in the conduct of this research. There are a variety of ways to collect data for survey-based research, the most popular of which are interviews and questionnaires. However, the primary data used for research is obtained through the interview methods. Finding and gathering reference materials that are relevant to this research is the first of three processes the researchers adopted when putting this piece together. Secondly, several interviews have been conducted, analysed, and elaborated to fully understand the intersections of this essay. Thirdly, the researchers conclude the research, giving a highlight and the outcome of the research for further study.

#### **Result and Discussion**

## Karmo in Abuja (FCT) and its Inhabitants

Karmo community is one of the settlements founded by a Gade man better known as "Arausi" in 1949 at the place currently referred to as Karmo cemetery behind custom quarters Karmo [16]. This community is one of the wards that constitute the Abuja Municipal Area Council (AMAC) in the Federal Capital Territory. Therefore, according to Muhammadu Dangana, the name Karmo originated from a Gade word "Garimo," meaning there is food in the place. Probably, this may be one of the reasons why they were described by some historians as farmers and hunters [17]. It might interest you to note that Gade people from the onset settled in the aforementioned place since their migration to the area from the Kuje Area Council [18]. More so, a historian like Adamu Shehu narrates that Gade people have been coexisting with one another for several years in the old Karmo before some disagreement erupted among them over a chieftaincy title. This feud led to their splits into groups that gave birth to these two names, "Karmo Tsoho and Karmo Sabo," as new resettlement. Thereafter, some aggrieved Gade people from old Karmo moved away to the two kilometers southward to found a new settlement known as Karmo Sabo, where these aggrieved Gade people relocated to as their new settlement [19].

Following this development, reports had it that the remaining surviving Gade people at their initial place of settlement in Karmo immediately migrated a bit, some meters to the current Karmo community and have remained since 1962 up to date [20]. Nonetheless, the neighborhood of Karmo community is close to Life Camp to the north, Mbora estate to the east, Idu and Gwagwa to the west, and the industrial zone to the south of Abuja. The Karmo community is just 17 kilometres away from Abuja, which is densely populated by its natives and many non-indigenous people who came from different parts of Nigeria [21]. The climatic condition of this area lies in two weather rainy and dry seasons, whereby the rainy season, which lasts from March to October while dry season lasts from October to March annually [22]. Popular landmarks in the Karmo community include the Turkish hospital known as Nizamiyyah, Nile University, and Karmo market, just to mention a few [23]. Equally, the Gade tribal people are located in several communities of Abuja that include Kuje, Kusaki, Gaube, and Gwargwada, whose immediate neighbors include Gbagyi, Koro, Gwandara, Gana-Gana, and Ebira people [24].

Generally, it is important to mention that the Gade people in Karmo mostly live on their ancestral lands. They are peaceful people who get along well with their neighbors on a good relationship with other cultural groups [25]. More so, they intermarry with some non-indigenous people in the area. Amazingly,

Gade people enjoy celebrating annual traditional festivals of Ogango, Gatsanah, and Zhizhi-Nukpukpu with their colorful costumes, dance, and masquerades for the entertainment of people. Although some Gade people have moved to the city centre in search of employment and a source of livelihood [26]. It is noted that some Gade people identify themselves as Christians even though many still practice syncretism with shrines in some houses despite the strong presence of Islam in the community [27]. In a nutshell, this community has become a home to several tribal groups such as Nupe, Gana-Gana, Koro, Kadara, Hausa, Fulani, Igala, Ebira, Yoruba, Idoma, Tiv, Agatu and others from other parts of Nigeria [28].

## Areas of Economic Impacts of Some Non-Indigene Muslims in Karmo

The conglomerations of Muslim non-indigenes in the Karmo community have promoted socio-economic activities by setting up some medium-scale businesses for the well-being of people. However, this particular portion will not discuss all economic activities of Muslim non- indigenes in the community but specific mention has to be made of some areas like tailoring works, transportation services, trading works, Maishayi tea spots and establishment of Islamic centres where they contributed immensely on the development of people and the community in general.

#### 1. Tailoring Works:

Tailoring is one of the less hard jobs that some men and women engage in in the communities as a means of livelihood [29]. Its craft requires suitability that aims to fit someone's body or physical appearance to be attractive in the way and manner of tradition and modern outlook. The tailoring work service can be seen at all angles of the Karmo in shops as well as mobile tailors that access the nooks and crannies of the area daily. For example, common people that engage in this mobile tailoring in Karmo community include Hausa from different parts of Nigeria and foreigners from Niger Republic, Mali and Republic of Benin to mention but a few [30].

According to Rukaiyyah, the tailoring occupation is not a laborious profession that has to be carried out under uncomfortable conditions; rather, it is a nice and easy skill that may be pursued by everyone irrespective of surroundings that may be comfortable for the service. It is continued that for an apprentice to learn tailoring work requires round paper for designing, scissors for cutting cloth, a hand needle, and thread for practical work.

Having fulfilled all these essentials, the apprentice would be learning gradually, depending on someone's comprehension of the work. Probably, some

learners are faster and slow in terms of acquisition. In addition, the aim of all tailors towards apprentices under them is training, so that one will become self-reliant and beneficial to themselves and generality of people whom they are residing among. Operational activities of most tailors at their centres normally start from 8:00 am and close at 6:30 pm from Monday to Saturday, while Sundays remain resting days. Emphatically, the benefit of tailoring work cannot be overemphasized. This is because some of them in the community maintain that they earn to the tune of one hundred thousand monthly, which is a long way to help them meet up with their financial needs and those of their families. One of the tailors in Karmo community asserts that this skill was bequeathed to him from his father from his tender age alongside the learning of Islamic and Western education [31].

To this end, Bello posited that for him to wait for a white collar job, he prefers to stick to this profession as he sews all sorts of clothes in the category of traditional and western types of clothes for people's attraction in Karmo. His centre is well established to the extent that many parents entrust their wards to him for learning the tailoring work. Some apprentices under Malam Bello Adamu include Usman Maiwada and Bilyaminu Sani, who were his students that he trained for years before they were released to thrive on their own as professional tailors [32].

### 2. Transportation Services

Transportation services are an essential part of human activity, which in many ways form the basis of all socio-economic interactions that connect two locations through effective and viable means of movement. This process of transportation services among people is age age-old practice that has been going on in different communities across the world [33]. However, the commonest transportation system that was prevalent among people from time immemorial was riding on the back of animals like horses, camels, donkeys, and elephants in some communities. In this connection, some ancient people used these means of transportation to take their goods from one place to another [34]. Aftermath, the advent of technological development, transportation by air and rail have come to stay since the coming of the imperialists [35].

In the context of old Karmo, Abuja (FCT), which is an upland area, has this form of transportation service that ranges from vehicles, motorcycles, and tricycles, better known as Keke-Napep. These services in the area are provided by some non-indigenes for conveying passengers from one place to another with affordable charges, even though some people patronize Keke-Napep and motorcycles rather than vehicles due to their cheaper nature and easy access to all corners of the community [36]. The Karmo route is a straight road to the city

centre, which many vehicles ply daily to other locations in Abuja. Large populations of people who are into these services are non-indigenes that reside among the inhabitants in the community for their livelihood. One of these service providers mentioned that he realized up to Ten Thousand Naira daily from the Kabu-Kabu as his means of sustenance with the family [37].

Aside from this, these service providers are contributing enormously to the economic growth of the community as a result of their daily payment to the turn of three hundred naira (300) to the Abuja Municipal Council (AMAC) [38]. Interestingly, these motorcyclists and Keke-Napep (tri-cycle) riders, many of whom do park daily at the frontage of late Baba Sani's house under the care of Yahaya Maishayi and Malam Sani Mafara. These two people provide security services for the properties of riders on the payment of a security levy weekly or monthly. This security service is effective in that whoever refuses to make the payment to them, their tricycle or motorcycle will be chained until they settle all their outstanding debts to the security guards [39].

The impact of transportation services of non-indigenes in the Karmo community cannot be measured. First and foremost, through these services, the venue where these properties are parked at night becomes lively as many small-scale medium businesses, such as food vendors and others, thrive by selling to people because of its strategic point for their daily convergence in the community [40]. Notably, some indigenous people of the community also join hands with non-indigenes for weekly and monthly contributions, which many use for a startup business towards better living and self-reliance. Other impacts of some of these Muslim non-indigene include offering services of conveying children to various schools around the area and also transportation of farm products for farmers in the community [41]. Furthermore, many of these transporters and other Muslim non-indigenous in the community are leasing facilities of indigenous people for residing with their families and relatives which to some extent boost the financial strengths of the landlords in the community and also make the place lively for habitation [42].

#### 3. Trading Works

In a quest by some Muslim non-indigenes and other groups in Karmo has witnessed the emergence of several trading activities have emerged among people. Therefore, the coming of Hausa people in the early 1980s to the Karmo community and other tribal groups like Nupe, Yoruba, and Igala Muslims expanded trading activities daily in the area [43]. Although history had it that inhabitants of this community had carried out some trades with their earliest neighbors like Gbagyi, Gwandara, and Gana-Gana people of selling some farm products such as maize, guinea-corn, sorghum, yam, and others [44]. Meanwhile,

trading activities in the Karmo community have taken a firm root due to the market on Tuesdays and Fridays, where traders converge on these two days of the week with different types of commodities, textile materials, herbal medicines, grains, provisions, and other things for selling to people. This is a market where different caliber of people from all walks of life in Abuja converges to buy goods from the hands of traders [45]. In addition, it is suggested that the trade in the area led to the earliest settlement of some tribes aside from Hausa, Fulani, and Yoruba from other parts of Nigeria, which enhances their interaction with one another in the community [46].

The Karmo is full to its largest capacity by inhabitants living in the community. To this end, there was a considerable number of Muslim non-indigenes that are transacting businesses in the community, which, to some extent, have positively developed the landmark of the area by opening shops that are saddled with the responsibility of selling provisions, grains, and other consumable things for customers [47]. Therefore, some of these Muslim non-indigenous had developed into associations whereby the traditional ruling class of the community has started to recognize some tribe by selecting some individuals that they consider to be trustworthy among them as representatives of their people in the host community [48].

An example of these representatives was Malam Isah Ahmed Sarki, who was turbaned as the 1st Wakilin Nupawa in Karmo, Abuja. This event took place on Sunday, 16th February, 2025, through the Dagaci, the village head, Malam Bello Sarki, and ward head better known as Hakimi Karmo Malam Danlami Sarki Tanko, respectively [49]. Interestingly, at the time of this turbaning, a group of Nupe people were in attendance, and some Nupe traditional herbal medicine sellers. These herbal medicine sellers thrive through the patronage of attendees who were present at the venue of turbaning at Pege, Karmo [50]. Therefore, it is clear that trading activities have a direct socio-economic impact on people because of their patronage for goods and services in places including Karmo. In other words, some Muslim non-indigene traders in the Karmo are adjudged to be so proactive in doing their businesses with passion among people, as can be testified by some customers with the way and manner they were treated with dignity and respect in the course of transactions with them [51]. There is no doubt that the population of Muslim non-indigenes has strengthened the development of Islam in the community therefore, Muslim non-indigenes are not limited to a particular location within the community but rather, they are present in every place functioning properly as law-abiding citizens in the area [52].

#### 4. Maishayi Tea Spots

One of the self-employed jobs that some individuals are identified with in Abuja, which are legal means of livelihood and sustenance, in places in the area. Some Muslim Maishayi, at the same time, partake in this job in rendering this service among people to meet their financial needs and those of their families. Therefore, the tea selling business is a means of livelihood that some youths and old men turn to reduce unemployment in communities. However, these sellers are of different categories, some are stationed in a specific location for the patronage of customers, while others are mobile tea sellers from one location to another [53]. However, in the context of the old Karmo community, common tea sellers that are found in this community are those that are stationed in specific locations of the community that are better known by people as Maishayi [54].

One narration opine that the particular people that are referred as Maishayi by some people in Karmo are mostly from Northern parts of Nigeria, Niger Republic and Mali Republic however, a Gbagyi man is noted to be among of these tea sellers in the Karmo community[55]. However, Gbagyi tribe is native of Nigeria that is mostly found in Abuja (FCT), Nasarawa, Kaduna, Kogi and Niger States. Even though, large chunk of Gbagyi people are located in Niger State, Nigeria [56]. For effective business of tea selling, Abu Ibrahim suggested that a prospective tea seller ought to establish a spot where tables and benches should be provided for seating customers, including utensils like pots for boiling water, spoons, plates, and cups for serving tea. These aforementioned utensils are necessary for a startup of this business with the required finance, no matter how little, for the purchase of a variety of provisions that would be used for processing tea for customers [57].

Nonetheless, the operational time for tea sellers in localities including the Karmo community may vary, but many Maishayi spot services in old Karmo are in two sessions of morning and afternoon. Morning business commences from 5:30 am to 12:00 noon, and evening starts at 6:00 pm and closes at midnight daily. Therefore, this service is such that the operator does not have specific days for rest; their work runs from Monday to Sunday weekly. Noticeably, customers that patronize Maishayi spots daily include mechanics, drivers, civil servants, indigenous and non-indigenous people, just to mention but a few [58].

These businesses are so attractive to some customers because of the good established social relationship of tea sellers, making their spots popular, where many people converge for leisure and the sharing of information among themselves. Some of this information is sometimes purposeful and non-purposive on emerging issues for discussions. Muhammad Hayatu described tea shops to be venues for exchanging information in the form of sociable

conversations that have no restrictions, where everyone has the right to express their feelings at any time as they wish. This, to some extent, contributes to the invitation of interested individuals who can comment on issues that are being discussed at the time they come to order tea and other things at the place. Moreover, most of the regular customers come to the tea shops because of these discussions and the information they share among themselves. In other words, tea shops represent a spot for fast food outlets where people place orders like Indomie noodles, fried eggs, Spaghetti, and potato chips daily, which is expected to be prepared within some minutes [59].

Despite the economic significance of some transactions by people, Maishayi tea sellers' spots cannot be underestimated due to their critical roles they play in the life of people in the promotion of socio-economic aspects in communities. Therefore, some Maishayi's opine that this business that they do is considered as a trial or test in preparation for the hereafter; however, its striving may sometimes be by hardship, loss, or disappointment as well as success in wealth making while doing the business [60]. One may say that these businesses force some people to make moral choices between good and bad actions in terms of operations. Meanwhile, for people who believe in adding value to themselves, no matter how little in this life, are those who are not relegating any small job that Allah placed them in doing to contravening the teachings of Islam on perpetuating immoralities daily among people in places [61].

#### 5. Islamic Centre

The Madarasatu Nurul Islam old Karmo Abuja was established in 2015 by groups of concerned Muslims to teach Muslim children and adults Qur'an education. This initiative is one of the catalysts for laying the foundation of Islamic scholarship and piety among Muslims in the communities across the globe, including Karmo [62]. At the time that this Islamiyyah came on board, it started with the enrolment of fifty pupils from indigenous and non-indigenous Muslims for Qur'anic education under the guidance of these pioneer Qur'anic teachers Malam Isah, Alhaji Iliyasu Garba and Malam Rabiu [63].

The school was founded in 2015 as a centre for Qur'anic studies until the year 2020, when it was registered with the Corporate Affairs Commission and Quality Assurance office, Abuja, Federal Capital Territory (FCT), for the change of its name to Nurul Ilmi-Islamic and Western Education School, old Karmo. This paved the way for the integration of secular and Islamic education in the school, as can be seen in some Muslim communities across the country. The actualization of this development was spearheaded by the current school leadership, Malam Suleiman Isah al-Jazari and his assistant, Malam Ahmad Umar, for the growth of Islamic education in the community [64].

As a centre with the aforementioned foresight, in Abuja, it is made for schools to seek approval from the Universal Basic Education Board, Abuja, before their seamless academic activities in the community. Afterward, the school commenced its full service as a conventional centre with effect from 9th September, 2023, with a current enrolment of two hundred and fifty-two (252) pupils for both Western and Islamic education. Essentially, the admission policy of the school has no specific age limit for enrolment however, adequate physical facilities such as five classrooms with accommodation of twenty-seven (27) seating capacity each are available [65]. The atmosphere of the school environment is conducive to teaching and learning activities. Staff personnel in the school include fifteen (15) teaching and three non-teaching staff in place for efficient and effective services which nine out of these teaching staff are saddled with the responsibilities of teaching various Western subjects like English language, Mathematics, and others while the remaining six members teaching staff are specialists of Islamic subjects. Two members teaching staff are University graduates with Bachelor's degrees in English Language and microbiology. Others are holders of the Nigeria Certificate in Education (NCE).

Concerning the weekly academic activities in the school, they run on three tiers, namely weekend, Monday, Wednesday, and Thursday-Friday. Weekend classes are for the teaching and learning of Islamiyyah subjects and Tahfizil Qur'an, which commence from 9:00 am to 4:00 pm. Monday-Wednesday classes start from 8:00 am-6:00 pm. The last segment of Thursday-Friday classes commences at 8:00 am - 2:00 pm, except Friday, when school closes early by noon to enable staff and pupils to prepare for Jum'ah prayers. Adopted modus operandi for teaching in the school include rote, demonstration, oral, and explanatory methods that facilitate fast comprehension of pupils on the communication medium of Arabic, English, and Hausa languages. School fees arrangement of pupils in the school is fifteen thousand (15,000) and five thousand (5,000) naira for Islamiyyah subjects termly; these payments are the financial source of the centre for all its activities [66].

The school records indicate that as of August, 2024 first Qur'anic graduation feast of fifteen (15) pupils was held, of which four (4) were males and eleven (11) females [67]. The impact of this school in the old Karmo can never be overemphasized. This is because the school is well established in the community for the teaching of Islamic education. Besides, it is even patronized by the non-indigene Muslim parents for the Islamic teaching and learning of their children. This no doubt enhanced the image and strength of Islam and socialization of people in the Karmo community, Abuja [68].

# Impact of Muslim non-Indigenes on the Development of Karmo Community, Abuja

Islam does not divide life into secular and sacred compartments because even everyday activities and works ought to be done with the right intention and permission to be considered part of worship [69]. Meanwhile, some people have always considered economic activities, including trading, very important for earning a legitimate livelihood for sustenance. Some of the Muslims who are residents in Karmo bear in mind that whatever activities one intends to do must conform to the principles of honesty and fairness at all levels among people. Muslim non-indigenes brought about them initiatives that make the community prosper in line with the principles of Islamic teachings [70]. As was reported by some indigenes of the community that before the settlement of Muslim non-indigenes, there were nothing like these speedy developments in terms of human and capital development in the area as earlier discussed [71].

This development started with Da'wah activity for the first time, which was followed by the conversions of some traditionalists to Islam in the community. Even though this process began gradually and took more than a decade before manifestation, to this stage of progress in place. More so, the educational level of some of these traditionalists who reverted to Islam was raised to the extent that they have achieved a better understanding of the meaning of being Muslim, with the requirements of Islamic conduct of justice among them for practices [72]. Islam is a culture in itself in the sense that its teachings relate to the whole life morally, spiritually, intellectually, socially, and to some extent material aspect. This is why every educated Muslim, therefore, has a role to play in tactfully guiding the affected people towards the true teachings of Islam [73]. Muslim non-indigenes in Karmo community as it grew were generally respected and admired by many indigenes because of their Islamic knowledge and their dignified way of life among people additionally, some indigenes of Karmo have tolerated non-indigenes into their fold by allowing them to coexist with them in a serenity manner which facilitated fast development of the community with the establishment of some enterprises for the growth and development of the people. The fact that they were brought together in the community by Allah over decades from different walks of life with many foresight towards developing this community, which opened it up for advancements by the test of people living in it on Islamic ways of life. Therefore, the lives of these Muslim non-indigenes are pleased with the peace and stability they have enjoyed in the community for decades [74].

Developmental activities of Muslim non-indigenes focused on eradicating poverty in all its ramifications by providing things that will move people out of

poverty in the community. This led to the setting up of some enterprises that benefit people and the area in general. Some of these Muslim non-indigenes ensure to improve the lives of people through these businesses at their disposal [75]. Therefore, this development of the area has brought about social cohesion and gap between the poor and rich to a larger extent. In other words, Muslim non-indigenes have focused on promoting infrastructural, industrialization, and innovation aspects of the community that provide safety and an orderly manner for affairs to go accordingly in the area. In addition, the coming of Muslim nonindigenes into the community has remained productive in the aspect of health management services [76]. This is because many of the health practitioners residing in the area have been contributing positively to human health services. Importantly, some of these health practitioners have setup health facility centres such as chemist and clinical services that attends to the health challenges of patients in the community, except for some situations where patients are referred to government and private health facilities for further diagnostic services in Abuja and other centres within the country and globe [77].

#### Conclusion

From the foregoing discussion on the context of socio-economic impacts in the Karmo community, Abuja, one will understand that some Muslim nonindigenes who have settled in this area have brought about significant development to the people and the community as a whole. Meanwhile, for socioeconomic development to be sustained, there must be a serene area that is habitable for the coexistence of people, which the Karmo community is a good example of this under the Abuja Municipal Area Council (AMAC). The indigenous tribe that is native of this community are known as Gade people whom history showed that migrated from Kuje to the present place around half of 20th century. Even though the main focus of this write-up is on Muslim nonindigenes who reside in the community, irrespective of their places of origin in Nigeria. However, socio-economic activities that some of these Muslim nonindigenes are onto in this settlement cannot be farfetched. This is due to the multiple benefits that people of this community are benefiting from these services in the growth and development of humanity and the community in general. For maximizing the viability of these strides by some Muslim non-indigenes in the place, it is deemed fit to proffer some recommendations that would strengthen this drive towards greater developmental heights of the people in 21st-century Karmo.

The proffer recommendations are as follows: (1) Muslim non-indigenes should strengthen their brotherhood with one another in order to guarantee more impactful growth and development of people in the community. (2) There is a

need for the formation of a strong financial cooperative for the development and aid to individuals in case of any failure in businesses. (3) Muslim non-indigenes need to invest more in the aspect of housing development as a means of supporting lower-income earners against the price hike of indigenes on nonindigenous. (4) There is a need for Muslim non-indigenous to invest more in the establishment of standard Islamic centres that will promote the teachings of Islam among children and adults in the community. (5) Muslim non-indigenes need to employ Muslim youths in their investment factories to enhance their productivity against the menace of restiveness in the community (6) There is a need for Muslim non-indigenous to procure more health facilities that will tackle some health challenges among people in the community. (7) Muslim nonindigenous ought to set up a scholarship foundation that may support the educational advancement of Muslims in general in the community. (8) Muslim non-indigenes should encourage their children to register for the acquisition of some skilled work, such as a mechanic, an electrical job, and others. (9) Muslim non-indigenes should participate fully in partisan politics along with indigenes to harness the full dividend of democracy. (10) Propagation of Da'wah to be strengthened in the community and to neighboring villages for winning non-Muslims for Islam. (11) There is a need for Muslim non-indigenes to encourage their children to register for computer literacy in order to maximize its general benefit and importance in the 21st century.

#### **Author Contributions**

**Abdulrahman Yahaya, Ph. D**: Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration, Investigation.

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