
Islamic Financial Literacy and Financial Inclusion among Persons with Disabilities in Kano State: A Socioeconomic Analysis

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Abstract

This study investigates Islamic financial literacy and financial inclusion among persons with disabilities (PWDs) in Kano State, Nigeria, using a qualitative exploratory design. Thirty participants, including 25 PWDs and 5 key stakeholders, were purposively sampled and engaged through in-depth interviews and focus group discussions to capture nuanced experiences and challenges often overlooked by quantitative approaches. Findings indicate that physical inaccessibility of financial institutions and dependence on informal networks for Islamic financial knowledge significantly constrain PWDs' engagement with Shariah-compliant services. While trust in Islamic finance exists, structural and educational barriers limit meaningful participation. To enhance inclusion, the study recommends that Islamic financial institutions implement accessible infrastructure, provide disability-sensitive financial literacy programs, and collaborate with religious leaders and disability organizations to deliver tailored Shariah-compliant services. These interventions translate Islamic ethical principles into actionable strategies, promoting equitable financial participation, social justice, and the socioeconomic empowerment of PWDs.

Keywords: Financial Inclusion, Islamic Financial Literacy, Kano State, *Maqasid al-Shariah*, Persons with disabilities.

1. Introduction

Financial “inclusion is widely acknowledged as a vital driver of socioeconomic development, poverty reduction, and social justice across the globe (Demirgüç-Kunt et al., 2023). By providing individuals and “households with access to affordable and appropriate financial products such as savings, credit, insurance, and payment systems, financial inclusion enhances economic resilience and enables broader participation in development processes. Conversely, exclusion from formal financial systems perpetuates poverty, limits opportunities for entrepreneurship, and widens social inequality. For these reasons, inclusive finance has become a central pillar of both national development strategies and

international policy agendas. A critical enabler of financial inclusion is financial literacy, the knowledge, skills, and confidence required to make informed financial decisions. Access to services alone is insufficient if individuals are unable to understand and effectively use them. Financial literacy empowers people to plan, save, invest, and manage risks, ensuring that financial inclusion translates into tangible improvements in well-being. In contexts where religious and cultural values strongly shape financial behavior, financial literacy must reflect those specific frameworks to be effective.

In Muslim-majority societies such as Kano State, Islamic financial literacy is of particular importance. Distinct from conventional literacy, it emphasizes

comprehension of Shariah-compliant principles and products, including *Zakat* (Obligatory almsgiving), *Waqf* (Endowments for social welfare), *Murabaha* (Cost-plus financing), and the prohibition of interest (*Riba*). These principles embed financial transactions within an ethical and religious framework that prioritizes equity, social justice, and wealth redistribution (Obaidullah, 2020; Usman et al., 2022; Kamarudin et al., 2023). Without adequate Islamic financial literacy, individuals may lack the capacity to distinguish between compliant and non-compliant products or to utilize available Shariah-based instruments effectively. Thus, Islamic financial literacy is not only a religious obligation but also a practical tool for achieving inclusive and sustainable development.

Despite the global recognition of financial inclusion and the growing prominence of Islamic finance, the intersection of these two areas with marginalized populations remains underexplored (Zainal et al., 2021). Persons with disabilities (PWDs), estimated at over 35.1 million in Nigeria (Vanguard News, 2023; Pulse Nigeria, 2023), face multiple and overlapping barriers to accessing financial services. These include physical inaccessibility of financial institutions, societal stigma, limited outreach, and lack of tailored financial education (World Bank, 2022; UNDP, 2023). In regions like Kano State, where Islamic finance predominates (Aliyu & Bello, 2022), exclusion is compounded when PWDs are unable to engage with financial products that align with their religious and cultural values. In addition, existing researches on financial inclusion in Nigeria tend to prioritize general population-level access, overlooking the nuanced socioeconomic realities of disabled individuals and the culturally specific dimensions of Islamic finance (Eze et al., 2022).

Addressing this intersection is both a development priority and a moral

imperative. Islamic finance, guided by the ethical objectives of *Maqasid al-Shariah*, emphasizes justice, dignity, and protection of wealth for all members of society, including the vulnerable. At the same time, the Capability Approach (Sen, 1999) underscores the importance of enabling individuals to exercise real freedoms and opportunities, beyond the mere availability of resources. Together, these frameworks provide a powerful lens to analyze whether Islamic financial literacy translates into meaningful inclusion for PWDs. This study therefore investigates the relationship between Islamic financial literacy and financial inclusion among persons with disabilities in Kano State, Nigeria. By examining PWDs' awareness, experiences, and challenges, it highlights the opportunities and systemic barriers that shape their engagement with Islamic finance. The research contributes to filling a critical gap in the literature while offering insights for policymakers, financial institutions, and advocacy groups seeking to align financial inclusion efforts with both ethical imperatives and development goals.

This paper is organized into six main sections. Following this introduction, the literature review critically examines existing studies on Islamic financial literacy, financial inclusion, and disability, highlighting relevant theoretical frameworks. The methodology section then outlines the qualitative approach, study setting, participant selection, data collection, and analysis procedures. Subsequent findings present key themes emerging from the participants' experiences and perceptions. The discussion interprets these findings in relation to the literature. Finally, the conclusion summarizes the study's contributions and offers recommendations for policy, practice, and future research. The findings aim to contribute to the discourse on inclusive finance by highlighting the potential of Islamic

financial literacy to enhance financial inclusion among PWDs, informing policymakers, financial institutions, and disability advocacy groups in Kano State and” similar contexts. Ultimately, this study advocates for the alignment of Islamic finance practices with the ethical imperative to promote dignity, justice, and equitable economic participation for all members of society.

2. Literature Review

2.1 Conceptualizing Islamic Financial Literacy

Islamic financial literacy encompasses the knowledge, understanding, and ability to effectively utilize financial products and services that “comply with Shariah principles. These principles emphasize ethical conduct, social justice, and the avoidance of interest (Riba), which is strictly prohibited in Islam (Obaidullah, 2020). Core Islamic financial instruments include *Zakat* (obligatory almsgiving aimed at wealth redistribution), *Waqf* (endowments for social welfare), and profit-and-loss sharing contracts such as *Murabaha* (cost-plus financing) (Kamarudin et al., 2023). Mastery of these concepts is essential for individuals to participate meaningfully in the Islamic financial system.

Financial literacy in this context extends beyond mere awareness; it involves a deep comprehension of Shariah-compliant financial tools and their practical application. As Zainal, Hassan, and Abdullah (2021) argue, Islamic financial literacy is foundational to enabling users, especially marginalized groups, to make informed decisions that align with their religious values and economic needs. Without this literacy, individuals may be unable to distinguish compliant from non-compliant products, thereby limiting their access to appropriate financial services (Kamarudin et al., 2023). Moreover, financial literacy serves as a gateway to financial inclusion, empowering

individuals to leverage Islamic finance for socioeconomic advancement.

2.2 Islamic Finance and Inclusion

Islamic finance, with its embedded principles of social justice, ethical investment, and wealth redistribution, offers promising avenues for financial inclusion, particularly for vulnerable groups (Obaidullah, 2020). Instruments like *Zakat* and *Waqf* are explicitly designed to support poverty alleviation and provide social safety nets (Usman et al., 2022). By adhering to the prohibition of exploitative interest and promoting risk-sharing, Islamic finance aligns closely with the values of equity and fairness (Chapra, 2014). Research suggests that Islamic financial services can help bridge inclusion gaps, especially when combined with financial literacy initiatives (Kamarudin et al., 2023). However, inclusion is contingent upon both accessibility and cultural acceptability; the latter often makes Islamic finance particularly appealing in Muslim-majority contexts like Kano State (Ibrahim & Kamarudin, 2021). Despite these advantages, the extent to which Islamic finance currently reaches marginalized groups, including PWDs, remains underexplored. This gap raises critical questions about whether Islamic finance institutions are fully realizing their inclusive potential.

2.3 Persons with Disabilities and Financial Exclusion

Globally, persons with disabilities experience disproportionately high levels of financial exclusion due to a confluence of institutional, attitudinal, and infrastructural barriers (World Bank, 2022). These barriers range from inaccessible physical environments and financial products to discrimination and limited financial education opportunities (UNDP, 2023). In many developing countries, including Nigeria, these challenges are exacerbated by poverty, limited social protection, and weak

enforcement of disability-inclusive policies (Eze et al., 2022).

In Nigeria, approximately over 35.1 million of the population live with some form of disability (Vanguard News, 2023; Pulse Nigeria, 2023), yet PWDs remain marginalized in financial systems. Studies have documented that conventional banks often lack the physical infrastructure and tailored services necessary to accommodate PWDs (Ajayi & Adegboye, 2020). Further, attitudinal barriers, such as stigma and low expectations about the economic capabilities of PWDs, contribute to their exclusion (Nwokorie & Eze, 2021). Consequently, PWDs face constrained access to credit, savings, and insurance products, perpetuating cycles of poverty and social marginalization (UNDP, 2023).

2.4 Theoretical Framework

This study is anchored in two complementary theoretical perspectives that collectively provide a robust foundation for analyzing Islamic financial literacy and inclusion among persons with disabilities in Kano State: Amartya Sen's Capability Approach and the Islamic ethical framework of *Maqasid al-Shariah*.

2.4.1 Capability Approach

The Capability Approach, pioneered by Amartya Sen (1999), represents a paradigm shift in development theory by focusing on individuals' substantive freedoms, their "capabilities" to achieve the kind of lives they value. Unlike traditional welfare economics, which often centers on income or utility as proxies for well-being, Sen argues that development should be assessed by the real opportunities available to people to lead flourishing lives. This approach underscores that possessing resources alone is insufficient; what matters is the ability to convert those resources into meaningful functioning such as financial independence, social participation, and economic empowerment.

For persons with disabilities, the Capability Approach is especially salient as it emphasizes removing barriers that restrict their freedom to access essential services, including finance. Disability is not merely a biological condition but is deeply intertwined with social, economic, and environmental factors that limit individuals' capabilities (Sen, 1999; Alkire, 2005). By focusing on capabilities rather than inputs, this approach draws attention to the importance of tailored financial education, accessible financial infrastructure, and culturally appropriate services. It challenges policymakers and financial institutions to design systems that enhance the actual freedoms of PWDs, facilitating their agency and participation within the Islamic financial ecosystem. This is critical in contexts like Kano State, where intersecting vulnerabilities, disability, poverty, and social exclusion, compound the obstacles faced by marginalized individuals (Sen, 1999; Robeyns, 2017).

2.4.2 Maqasid al-Shariah

Complementing the Capability Approach, the framework of *Maqasid al-Shariah* (the higher objectives of Islamic law), provides an ethical and jurisprudential foundation for analyzing financial inclusion within Islamic finance. *Maqasid al-Shariah* seeks to preserve five essential values: faith (*Din*), life (*Nafs*), intellect (*Aql*), lineage (*Nasl*), and property (*Mal*) (Chapra, 2014). Central to these objectives is the promotion of social justice, human dignity, and equitable distribution of wealth. In the context of Islamic finance, *Maqasid al-Shariah* guides the design and implementation of financial products that are not merely profit-driven but serve broader societal welfare. For example, prohibiting Riba (interest) aims to prevent exploitation and ensure fairness, while *Zakat* and *Waqf* serve as mechanisms for wealth redistribution and social safety nets (Obaidullah, 2020). These principles

resonate deeply with the ethical imperative to support vulnerable groups, including persons with disabilities.

Applying *Maqasid al-Shariah* to the financial inclusion of PWDs entails an assessment of how well Islamic financial institutions fulfill their responsibility to promote justice and dignity for all members of society. This framework encourages scrutiny of whether financial services are accessible, culturally appropriate, and sensitive to the unique socioeconomic challenges faced by PWDs. It also underscores the spiritual and communal dimensions of economic participation, reinforcing the idea that inclusion is not merely a technical issue but a moral obligation (Chapra, 2014; Usman et al., 2022).

2.4.3 Integrating both Frameworks

Together, the Capability Approach and *Maqasid al-Shariah* provide a comprehensive lens to examine the multifaceted dimensions of financial inclusion for PWDs within an Islamic context. The Capability Approach foregrounds individual agency and real freedoms, while *Maqasid al-Shariah* situates these freedoms within an ethical and religious framework committed to justice and social welfare. This integration allows the study to explore not only whether PWDs have access to Islamic financial products but also whether these products and services genuinely empower them to achieve socioeconomic well-being in accordance with Islamic values. By employing these theoretical frameworks, this study moves beyond a narrow economic analysis to encompass ethical, social, and cultural dimensions of inclusion. It highlights the interplay between knowledge (Islamic financial literacy), structural accessibility, and the broader goal of enabling persons with disabilities to live dignified, empowered lives in line with both human development and Islamic ethical principles.

2.4.4 Research Gap

While quantitative studies have examined financial inclusion and literacy in Nigeria, there is a dearth of qualitative research exploring the nuanced experiences of PWDs with Islamic financial literacy and inclusion in West Africa (Eze et al., 2022; Zainal et al., 2021). Existing literature largely overlooks the intersectionality of disability, religion, and socioeconomic status, especially within Kano State's unique Islamic finance ecosystem (Aliyu & Bello, 2022). This gap limits the understanding of contextual barriers and facilitators influencing PWDs' financial engagement. This study therefore seeks to fill this void by employing a qualitative approach to capture the lived realities, perceptions, and challenges faced by PWDs in accessing Islamic financial services. By doing so, it aims to inform policies and interventions that align with both the ethical tenets of Islamic finance and the social rights of persons with disabilities.

3. Methodology

3.1 Research Design

This study adopts a qualitative, exploratory research design aimed at gaining an in-depth understanding of Islamic financial literacy and financial inclusion among persons with disabilities (PWDs) in Kano State. Qualitative methods are particularly suitable for exploring complex social phenomena, capturing rich, "contextualized insights into participants' lived experiences, perceptions, and challenges (Creswell & Poth, 2018). Given the paucity of research in this intersectional area, combining disability, Islamic finance, and socioeconomic inclusion, an exploratory approach allows for the emergence of novel themes and nuanced understandings that quantitative methods may overlook (Merriam & Tisdell, 2016).

3.2 Study Setting

The study is conducted in Kano State, Nigeria, selected for several compelling reasons. Kano is the most populous state in Northern Nigeria with a significant Muslim majority, making it a vital hub for Islamic finance activities (Aliyu & Bello, 2022). The state also has a large population of persons with disabilities, estimated to be among the highest in Nigeria (National Bureau of Statistics, 2021). Additionally, Kano hosts numerous Islamic financial institutions, including banks and microfinance organizations, offering an ideal context to investigate how PWDs engage with Islamic financial products and services. The religious, cultural, and socioeconomic characteristics of Kano thus provide a rich environment for studying the interplay between Islamic financial literacy and inclusion among marginalized groups.

3.3 Participants

This study involved 30 participants in total, comprising 25 persons with disabilities (PWDs) with diverse disability types ((physical, visual, hearing, and intellectual impairments) and 5 representatives of disability-focused organizations and caregivers. The sample size was guided by qualitative research best practices: for designs such as grounded theory, Creswell & Poth (2018) suggest sample sizes in the range of 20-30 interviews to allow for in-depth exploration and ensuring robust thematic richness. The sample size was also determined with reference to data saturation, defined as the point at which additional interviews no longer produce new themes or insights (Guest et al., 2006). In this study, saturation was assessed during data collection: by the 23rd PWD interview, no substantially new themes were emerging. Nonetheless, interviews continued through to participant 30 to ensure representation across all disability categories and to validate emergent themes across

subgroups. Empirical studies of saturation suggest that for relatively homogeneous populations and narrowly focused research questions, saturation often occurs between 9 and 17 interviews; broader designs or more diverse populations may require more (Guest et al., 2006).

Participants were recruited using purposive sampling, specifically a combination of criterion-based purposive sampling and snowball sampling. The criterion-based component ensured that all participants met key eligibility criteria: (i) adult age (18+), (ii) self-identification as a person with disability, (iii) residence in Kano State, and (iv) some experience or attempts to access financial services. Snowball sampling was employed to reach harder-to-access individuals, particularly those with hearing or visual impairments, by having initial participants and disability organizations refer further eligible participants. This mixed purposive approach is well supported in qualitative research for studies involving marginalized or less visible populations. Snowball strategies are recognized as effective for stigmatized populations (Atkinson & Flint, 2001).

3.4 Data Collection Methods

Data are collected using multiple qualitative methods to enhance depth and triangulation. The primary method involves in-depth interviews with PWD participants to explore their knowledge, attitudes, and experiences regarding Islamic financial literacy and inclusion. Interviews allow participants to narrate their personal stories in their own words, providing rich, detailed accounts (Kvale & Brinkmann, 2015). Additionally, focus group discussions (FGDs) are conducted with groups of PWDs and stakeholders to generate collective insights and stimulate discussion around common challenges and strategies for financial inclusion. FGDs are useful for capturing social dynamics and shared experiences that may not surface in individual interviews

(Morgan, 2016). Where feasible, participant observation is employed, particularly in interactions within Islamic financial institutions or community settings, to observe firsthand accessibility issues and service delivery practices. Observational data complement interview findings by providing contextual understanding of institutional environments.

3.5 Data Collection Methods

Data were collected through a combination of in-depth, semi-structured interviews and focus group discussions (FGDs). This multi-method approach was adopted to enhance the richness of data and to facilitate methodological triangulation, thereby improving the credibility of findings (Denzin, 2017). The primary method was in-depth interviews with 25 persons with disabilities (PWDs) and 5 caregivers/representatives from disability organizations. These interviews explored individual experiences with Islamic financial literacy and access to financial services, capturing personal narratives that might not emerge in group contexts. Interviews lasted between 45 and 60 minutes, were conducted in Hausa or English depending on participant preference, and were supported by sign language interpreters where necessary. Each interview followed a semi-structured guide (see Appendix A) and was audio-recorded with consent, supplemented by field notes. The flexibility of the semi-structured format allowed participants to narrate their experiences in their own words while ensuring systematic coverage of relevant topics (Gill et al., 2008).

To complement the individual interviews, two focus group discussions were conducted with subsets of participants, each consisting of 6–8 PWDs. The FGDs encouraged collective reflection on shared challenges, cultural perspectives, and potential solutions, generating insights into group dynamics that individual interviews might not fully capture.

Discussions lasted approximately 90 minutes and were moderated by the researcher, assisted by a note-taker. A focus group guide (see Appendix B) was used to steer conversations around participants' awareness of Islamic finance, experiences with financial institutions, perceived barriers, and recommendations for more inclusive practices.

3.6 Ethical Considerations

Ethical rigor is maintained throughout the study, beginning with obtaining informed consent from all participants, who are fully briefed on the study's purpose, procedures, and their rights to confidentiality and voluntary participation. Special attention is given to ensuring accessibility for PWDs, including providing sign language interpreters for hearing-impaired participants and using easy-to-understand language for participants with intellectual disabilities. Confidentiality is strictly upheld by anonymizing participant data and securely storing records. The study adheres to ethical guidelines as stipulated by relevant institutional review boards and disability rights frameworks (Orb et al., 2001).

3.7 Data Analysis

Data were analyzed using thematic analysis as outlined by Braun and Clarke (2006). This approach was considered appropriate because it provides a systematic yet flexible framework for identifying, analyzing, and reporting patterns in qualitative data, while allowing themes to be interpreted in relation to the study's guiding frameworks, the Capability Approach and *Maqasid al-Shariah*. The process began with familiarization with the data. All interview and focus group recordings were transcribed verbatim, and transcripts in Hausa were translated into English to ensure uniformity. The researcher read and re-read the transcripts, along with accompanying field notes, to gain immersion and preliminary insights into

the data. Next, initial codes were generated manually. Using colored pens and Microsoft Word margin comments, relevant segments of text were highlighted and assigned short descriptive codes such as *Zakat* knowledge, physical barriers, and trust in Islamic banks. Manual coding was preferred over software packages such as NVivo or MAXQDA because of the manageable dataset size and the need for close engagement with the data.

The search for themes followed, where related codes were grouped into broader categories. For instance, codes such as inaccessible ATMs, and dependence on family for access were brought together under the theme of Physical Inaccessibility. These themes were then reviewed and refined by comparing them across transcripts to ensure internal coherence and distinctiveness. Overlapping codes were merged or separated where appropriate, and themes were cross-checked against the raw data for accuracy. In the next stage, the themes were defined and named in alignment with the study's objectives. Five overarching themes were established: (i) Understanding of Islamic financial concepts, (ii) Barriers to accessing Islamic financial services, (iii) Sources of financial knowledge, (iv) Role of religion and trust, and (v) Intersections of disability, poverty, and exclusion. Finally, the themes were organized into a coherent narrative supported by illustrative quotes from participants. The interpretation was situated within the Capability Approach and *Maqasid al-Shariah* frameworks, demonstrating how Islamic financial literacy influences the financial inclusion of persons with disabilities in Kano State. To ensure rigor, an audit trail of coding decisions and analytic memos was maintained throughout the process. Member checking was conducted by sharing preliminary findings with selected participants to validate interpretations, while peer debriefing with two research

assistants was used to cross-verify the coding framework and theme development.

4. Findings and Discussion

From the analysis, five major themes emerged that capture the experiences of persons with disabilities (PWDs) in relation to Islamic financial literacy and financial inclusion. Each theme is presented below as a narrative, supported by illustrative quotes from participants to highlight their lived experiences.

4.1 Awareness and Understanding of Islamic Financial Concepts

The study revealed that participants held varying degrees of knowledge about Islamic financial concepts such as *Zakat*, *Waqf*, and *Murabaha*. While some participants demonstrated clear understanding of the religious and practical implications of these concepts, others admitted to having only limited awareness or misconceptions. This uneven distribution of knowledge underscores the need for targeted Islamic financial literacy initiatives.

"I know about Zakat because it is what Muslims must give to the poor, but I do not really understand how banks use it or if people like me can benefit." (Male participant with physical disability)

4.2 Barriers in Accessing Islamic Financial Services

Participants consistently described numerous barriers that limited their access to Islamic financial services. These included physical obstacles such as inaccessible bank buildings and ATMs, lack of assistive technologies, as well as negative attitudes from staff. Such barriers reinforced participants' dependency on family members and restricted their autonomy in managing financial affairs.

"When I go to the bank, I cannot enter with my wheelchair because there is no ramp. Sometimes, I just send someone else to collect money for me." (Female participant with mobility impairment)

4.3 Informal Sources of Financial Knowledge

Most participants reported that their knowledge of Islamic finance was shaped by informal networks. Family members, friends, religious leaders, and disability associations were identified as primary sources of information, while few participants had ever received financial education from banks or formal institutions. This reliance on informal sources contributed to uneven understanding and, in some cases, misinformation about available financial services.

“What I know about Islamic banking is mostly from my imam. I have never seen the bank explain it to me directly.” (Participant with hearing impairment, via interpreter)

4.4 Religion as a Source of Trust and Disillusionment

Religion played a central role in shaping participants' attitudes toward financial institutions. Many expressed strong trust in Islamic finance because of its ethical foundations and religious obligations to promote fairness and social justice. However, this trust was often undermined by the perceived failure of Islamic financial institutions to fully include or support PWDs, creating a sense of disappointment and exclusion.

“Islam teaches fairness, so I believe Islamic banks should not leave us out. But in reality, it is difficult for us to get help from them.” (Caregiver of a person with intellectual disability)

4.5 Intersecting Experiences of Disability, Poverty, and Exclusion

The final theme highlights how disability and poverty combine to intensify financial exclusion. Many participants described struggling with unemployment, low income, and lack of access to financial products tailored to their needs. These intersecting disadvantages not only perpetuated cycles of poverty but also deepened their sense of marginalization.

“Because I cannot work and also cannot access bank loans, I am stuck in poverty. It is like being excluded twice, first for being poor, and second for being disabled.” (Participant with visual impairment).

Discussion

This study explored the relationship between Islamic financial literacy and the financial inclusion of persons with disabilities (PWDs) in Kano State. Through manual thematic analysis, five key themes were identified: awareness and understanding of Islamic financial concepts, barriers to accessing Islamic financial services, sources of financial knowledge, religion as a source of trust and disillusionment, and the intersections of disability, poverty, and exclusion. This section discusses these findings in relation to the study objectives, existing literature, and the guiding frameworks of the Capability Approach and *Maqasid al-Shariah*.

Awareness and Understanding of Islamic Financial Concepts

The findings revealed uneven levels of awareness of Islamic financial concepts such as *Zakat*, *Waqf*, and *Murabaha*. Some participants demonstrated basic literacy, while others had misconceptions or little knowledge. This aligns with earlier studies showing that low financial literacy is a critical barrier to inclusion in Nigeria (World Bank, 2022). From the perspective of the Capability Approach, lack of knowledge limits the real freedoms (capabilities) PWDs have to make informed financial choices. In line with the *Maqasid al-Shariah*, which emphasizes the preservation of wealth (*Hifz al-mal*), financial literacy becomes not only a developmental goal but also a religious imperative.

Barriers in Accessing Islamic Financial Services

Participants described physical, institutional, and attitudinal barriers such as inaccessible bank buildings, lack of

assistive technologies, and discriminatory behavior from staff. These barriers resonate with studies highlighting exclusionary practices in Nigerian financial institutions (EFInA, 2021). The Capability Approach interprets such barriers as “conversion factors” that prevent resources from translating into real opportunities for PWDs. From the *Maqasid* perspective, such exclusion contradicts the principles of justice (*Adl*) and social equity embedded in Islamic finance.

Informal Sources of Financial Knowledge

The reliance on family, religious leaders, and community networks as primary sources of knowledge reflects both the strengths and weaknesses of informal structures. While these networks provide accessible avenues of learning, they often transmit partial or inconsistent information, reinforcing gaps in literacy. This finding is consistent with research showing that informal networks dominate knowledge-sharing in marginalized communities (Adebayo & Yusuf, 2020). Within the Capability Approach, such limited sources constrain the capability set of PWDs. In the *Maqasid al-Shariah* lens, it highlights a missed opportunity for Islamic institutions to fulfill their duty of public education (*Ta'lim*) and empowerment.

5.4 Religion as a Source of Trust and Disillusionment

Religion played a dual role: participants expressed deep trust in Islamic financial systems because of their moral foundations, yet they were disillusioned when institutions failed to meet expectations of inclusivity. This tension illustrates the gap between religious ideals and institutional realities, a challenge also observed in other Muslim-majority contexts (Abdul-Rahman & Nor, 2019). The Capability Approach frames this as a mismatch between *resources promised* and *real opportunities delivered*. From the

Maqasid al-Shariah perspective, exclusion of PWDs undermines the higher objectives of Islamic finance, particularly justice, human dignity, and social solidarity.

Intersecting Experiences of Disability, Poverty, and Exclusion

The final theme underscores how disability and poverty intersect to deepen exclusion. Many participants faced compounded disadvantages of unemployment, low income, and restricted financial access. This reflects findings by EFInA (2021), which note that vulnerable groups in Nigeria experience overlapping barriers to inclusion. In Capability terms, these intersecting constraints severely limit the substantive freedoms of PWDs to live lives they value. From the *Maqasid* lens, the neglect of this group represents a failure to uphold the principle of protecting the vulnerable (*Maslahah*).

5. Conclusion and Recommendations

5.1 Conclusion

This study has provided in-depth qualitative insights into the relationship between Islamic financial literacy and the financial inclusion of persons with disabilities (PWDs) in Kano State, Nigeria. Using thematic analysis, five interconnected themes were identified: awareness and understanding of Islamic financial concepts, barriers to accessing services, reliance on informal sources of knowledge, religion as a source of trust and disillusionment, and the intersections of disability, poverty, and exclusion. The findings reveal that although some PWDs possess basic awareness of Islamic financial principles such as *Zakat*, *Waqf*, and *Murabaha*, this knowledge is uneven and often incomplete. Their ability to translate awareness into meaningful participation is constrained by structural barriers such as inaccessible physical infrastructure, discriminatory attitudes from financial service providers, and

limited institutional outreach. At the same time, reliance on informal sources of information creates gaps and misconceptions, while the high trust placed in religion exposes a disconnect between the moral ideals of Islamic finance and the practices of financial institutions. The intersection of disability and poverty further compounds exclusion, leaving many participants doubly marginalized. Considering these findings underscore that improving financial inclusion for PWDs requires more than individual financial literacy, it calls for systemic interventions across policy, institutions, and communities. The Capability Approach and *Maqasid al-Shariah* together highlight that genuine inclusion must enhance both the substantive freedoms of PWDs and the ethical commitments of Islamic finance to justice (*Adl*), equity, and social welfare (*Maslahah*).

5.2 Recommendations

The findings of this study highlight several areas where targeted interventions can strengthen the financial inclusion of persons with disabilities (PWDs) in Kano State.

First, the uneven awareness of Islamic financial concepts such as *Zakat*, *Waqf*, and *Murabaha* calls for disability-sensitive financial literacy initiatives. Government agencies, Islamic banks, and *Zakat* institutions should collaborate to design inclusive financial education programs in accessible formats, including sign language, braille, and audio materials. These initiatives should also leverage community platforms such as mosques and disability associations, which participants already trust as primary sources of information.

Second, the persistent barriers to accessing financial services demand urgent structural reforms. The Central Bank of Nigeria (CBN) should mandate accessibility standards for all licensed financial institutions, ensuring that

physical infrastructure such as ramps, accessible ATMs, and assistive technologies are available. Islamic banks must also sensitize their staff through regular disability-awareness training to eliminate attitudinal barriers and improve the service experience of PWDs.

Third, the reliance on informal networks for financial knowledge suggests the need for stronger institutional outreach. Islamic banks and microfinance institutions should extend their literacy campaigns beyond urban centers to rural and marginalized communities, making use of grassroots organizations and religious leaders as intermediaries. By institutionalizing financial education rather than leaving it to informal networks, gaps and misconceptions can be reduced.

Fourth, the finding that religion is both a source of trust and disillusionment highlights the role of faith-based institutions in bridging the gap between ideals and practice. Religious leaders should actively promote inclusive financial practices grounded in the *Maqasid al-Shariah* principles of justice and social welfare. *Zakat* and *waqf* organizations should establish dedicated schemes for PWDs, ensuring that financial assistance and empowerment programs prioritize their inclusion.

Finally, the intersection of disability, poverty, and exclusion underscores the importance of tailored financial products and social protection mechanisms. Islamic financial institutions should design affordable, low-collateral products such as *Murabaha* microloans or group-based *Musharakah* schemes specifically for PWDs. Linking *Zakat* disbursement to savings and training programs would also provide sustainable pathways out of poverty rather than temporary relief.

5.3 Suggestions for Future Research

Considering that this study focused on PWDs in Kano State, further research should expand to other regions of Nigeria

and to comparative contexts across Muslim and non-Muslim communities. Such studies would help illuminate whether the barriers identified here are unique to Kano or reflective of broader patterns. Employing mixed-methods approaches that combine qualitative depth with quantitative breadth would also enrich the evidence base, while longitudinal studies could capture changes in financial literacy and inclusion over time. Future studies might also explore the role of digital Islamic finance and fintech innovations in creating more accessible services for people with disabilities.

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