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PROMOTING FINANCIAL INCLUSION OF CORRECTIONAL FACILITY INMATES IN KANO STATE THROUGH ISLAMIC BANKING: A QUALITATIVE INQUIRY

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Abstract

Financial inclusion remains a critical driver of socio-economic development, yet marginalized groups such as correctional facility inmates are often excluded from formal financial systems. This study explores the prospects and challenges of promoting financial inclusion for inmates in Kano State, Nigeria, through Islamic banking services. Employing a qualitative research design, data were collected via in-depth interviews and focus group discussions involving 30 inmates, 10 prison officials, 7 Islamic banking representatives, and 5 policymakers. Thematic analysis revealed four key themes: limited awareness and financial literacy regarding Islamic finance among inmates; institutional and regulatory barriers restricting inmates' access to banking services; perceived benefits of Shariah-compliant products such as Qard al-Hasan (interest-free loans) and Mudarabah (profit-sharing) in supporting rehabilitation; and recommendations for implementing inclusive financial services within prisons. Findings highlight a significant knowledge gap and restrictive legal frameworks that inhibit financial engagement but underscore strong stakeholder interest in leveraging Islamic finance as a tool for social reintegration and economic empowerment. The study advocates for policy reforms, development of secure digital banking platforms, and integration of financial literacy programs focused on Islamic finance principles within correctional rehabilitation curricula. By bridging Islamic finance with prison reform initiatives, this research contributes novel insights to the growing discourse on ethical finance and social justice. Ultimately, enabling financial inclusion for correctional inmates through Islamic banking in Kano State holds promise for fostering responsible financial behaviour, reducing recidivism, and promoting sustainable post-release livelihoods.

Keywords: *Islamic Banking, Financial Inclusion, Correctional Facility Inmates, Social Reintegration, Kano State*

INTRODUCTION

In 2025, despite the rising prominence of Nigeria's Islamic banking sector, estimated at nearly USD 2.9 billion by the end of 2022 (Fitch Ratings, 2023), a significant portion of the Muslim population remains unbanked, especially in northern states such as Kano (Compass Plus Technologies, 2024). Financial exclusion remains especially acute among those facing social marginalization including correctional facility inmates, who are typically absent from mainstream inclusion discourse. Islamic banking, grounded in principles such as justice, non-exploitative contracts, and risk sharing, presents a morally coherent model for reaching historically underserved communities (Olaoye et al., 2025). Scholars have shown that the introduction of Islamic finance systems in Sub-Saharan Africa increases household financial inclusion compared to countries without such systems (Abdu et al., 2018). In Nigeria's majority-Muslim states, awareness, attitude, and perceived behavioural control strongly influence willingness to adopt Islamic finance products, further mediated through product adoption and behavioural intention (Musa et al., 2024).

In Northwest Nigeria, including Kano State, determinants of Islamic financial inclusion include urban location, business experience, and exposure to electronic banking such as USSD and ATM usage (Aliyu et al., 2025). Similarly, uptake of Islamic microfinance is positively associated with attitude, norms, and behavioural control as measured by Theory of Planned Behaviour constructs (Abdullahi et al., 2021). However, even as Islamic financial instruments have grown in reach, inmates remain invisible within this expanding ecosystem.

Correctional facility inmates in Kano State face layers of exclusion: from limited legal economic rights during incarceration, to barriers to accessing formal financial services before and after release. Their financial exclusion hampers post release reintegration, perpetuating cycles of poverty and recidivism. Yet, no literature directly addresses how Islamic banking principles such as Islamic microfinance, *Qard al Hasan* (benevolent loan) or Mudaraba savings schemes might be tailored to facilitate inmate inclusion.

Furthermore, institutional and ethical alignment suggests that Islamic finance's core prohibition of interest and emphasis on equitable sharing makes it well-suited to socially reintegrative aims, particularly when partnered with humanitarian frameworks. Islamic social finance mechanisms, including *Zakat* and Sadaqat-based instruments, have been advocated within sustainability discourses as tools to promote social inclusion (Akosile et al., 2024). Yet integration with formal Islamic banking for inmates in correctional settings is still unexplored.

This study addresses a critical yet overlooked gap in Islamic finance research by focusing on incarcerated individuals, a marginalized group often excluded from financial inclusion discourse, within the context of Kano State, Nigeria. Despite the rapid growth of Islamic business institutions, including Islamic banks across the country (Fitch Ratings, 2023), access to Shariah-compliant financial services for prison inmates remains largely unexplored. This context is particularly significant in Kano, here Islamic principles deeply influence social, economic, and legal norms, underlined by the state's formal proclamation of Sharia law in mid-2000 (United Press International [UPI], 2000), yet correctional populations face compounded exclusion due to both legal status and socio-economic vulnerabilities. Understanding how Islamic banking can facilitate financial inclusion for correctional facility inmates not only expands the scope of Islamic finance literature but also aligns with broader policy objectives of social justice and rehabilitation. The paper proceeds as follows: Section 2 reviews relevant theoretical foundations, conceptual framework and empirical literature; Section 3 outlines the methodology; Section 4 presents and analyses the findings; and Section 5 discusses implications, contributions, and recommendations, section 6 concludes the study and section 7 provides recommendations.

THEORETICAL FOUNDATIONS

This study is grounded in two complementary theoretical perspectives: Divine Law Theory (DLT) and *Maqasid al-Shariah*, which together provide a robust ethical and practical foundation for examining the financial inclusion of incarcerated individuals through Islamic banking.

Divine Law Theory (DLT) posits that the ultimate source of legal and moral authority is God, as revealed in sacred texts such as the Qur'an and the Sunnah (Hassan & Lewis, 2020). According to DLT, human laws are not autonomous constructs but should reflect divine principles, guiding human conduct in all spheres of life, including economic and financial transactions. Within the context of Islamic finance, DLT emphasizes that financial systems must uphold justice, equity, and the welfare of all participants, particularly marginalized groups (Akram & Laldin, 2011). Ethical imperatives derived from DLT stress the importance of fairness, transparency, and the protection of rights, challenging conventional profit-driven models and advocating for financial mechanisms that serve social and communal well-being.

Complementing DLT, *Maqasid al-Shariah*, the higher objectives of Islamic law, offers a structured framework for operationalizing these ethical principles. Classical scholars identified five core objectives: preservation of faith (*Dīn*), life (*Nafs*), intellect (*'Aql*), lineage (*Nasl*), and property (*Māl*) (Dusuki & Bouheraoua, 2011). Contemporary applications extend these objectives to economic practices, emphasizing the promotion of social justice, financial inclusion, and human welfare through Shariah-compliant financial products (Dusuki & Bouheraoua, 2011; Hassan & Lewis, 2020). In practical terms, financial services grounded in *Maqasid al-Shariah* aim to empower underserved populations, prevent exploitation, and foster sustainable well-being, aligning closely with the rehabilitative goals of correctional institutions.

Integrating DLT and *Maqasid al-Shariah* provides a compelling lens for this study. DLT underscores the moral imperative to align financial systems with divine principles, while *Maqasid al-Shariʿah* offers concrete objectives to guide the development of Shariah-compliant financial products for correctional populations. Together, these theories justify the provision of Islamic financial services, such as interest-free savings accounts, microfinance options, and financial literacy programs, to inmates, ensuring that financial inclusion efforts advance both ethical imperatives and social welfare. By applying this dual theoretical framework, the study situates the financial empowerment of incarcerated individuals within a broader vision of justice, human dignity, and equitable access to resources.

CONCEPTUAL FRAMEWORK & THEMATIC LITERATURE REVIEW

Financial inclusion is widely acknowledged as a cornerstone for promoting socio-economic resilience and human dignity among marginalized populations. Around the world, access to financial tools such as savings, credit, and insurance enables individuals to navigate life's uncertainties and plan for their future (World Bank, 2022). In Nigeria, the emergence of Islamic finance offers a culturally aligned alternative to conventional banking, particularly in Muslim-majority regions. Evidence suggests that countries with robust Islamic finance systems often record higher levels of financial inclusion compared to those without such systems (Abdu et al., 2018). In the context of Kano State, the integration of Islamic banking principles into the local socio-economic landscape amplifies the relevance of Shariah-compliant financial services. However, one group remains conspicuously absent from both policy frameworks and academic discourse: correctional facility inmates. This omission is significant given that inclusive finance can serve as a powerful tool for rehabilitation, social reintegration, and the restoration of dignity for incarcerated individuals (Hope Behind Bars Africa, 2023). The prison population thus presents a largely untapped opportunity to extend the reach of Islamic finance in ways that align with both ethical and developmental objectives.

Existing researches in Islamic finance in Nigeria has primarily focused on other underserved groups. For instance, studies have examined how Islamic microfinance and philanthropic models support women-led small and medium enterprises (SMEs) (Oseni et al., 2024), and how

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access to Islamic banking services fosters employment growth among SMEs in Kano (Sabiu & Abduh, 2021). Other research has explored the role of Islamic financial institutions in reducing poverty and promoting inclusion in northern Nigeria by leveraging religious principles, awareness creation, and supportive policy attitudes (Muhammad et al., 2023).

While these studies underscore the inclusiveness of Islamic finance, they share a common limitation: the exclusion of institutionalized populations such as prison inmates. No known empirical research has examined the potential for Islamic banking to address the compounded exclusion faced by inmates in Nigeria, exclusion that stems not only from economic marginalization but also from legal restrictions and social stigma. This gap is especially striking in Kano State, where Shariah-influenced legal and economic systems coexist with a strong Islamic financial infrastructure. This study responds to this gap by investigating how Islamic banking products, such as *Qard al-Hasan* and *Mudarabah*, can be extended to correctional facilities in Kano. In doing so, it reframes financial inclusion as not merely an economic policy goal but also as a rehabilitative tool that supports social justice, empowerment, and the reintegration of marginalized individuals into society.

Conceptual Framework: Islamic Finance and Social Justice

Financial inclusion, especially within marginalized groups such as correctional facility inmates, cannot be fully understood without examining the ethical underpinnings of Islamic finance. Islamic banking is fundamentally rooted in the principles of justice (*Adl*), equity (*Ihsan*), and prohibition of interest (*Riba*), which distinguishes it from conventional finance models. These principles align with the *Maqasid al-Shariah* (the higher objectives of Islamic law) aimed at preserving human dignity, promoting socio-economic welfare, and protecting individual rights (Olaoye et al., 2025).

In the context of correctional inmates, these principles offer a compelling moral framework. Incarceration, while a form of punishment, should not strip individuals of their fundamental rights to economic participation or social reintegration. Islamic finance mechanisms such as *Qard al-Hasan* (benevolent interest-free loans), *Mudarabah* (profit-sharing partnerships), and *Zakat* (obligatory charity) are designed to uplift and empower the economically disenfranchised (Akosile et al., 2024). Applying such instruments to inmate populations could facilitate access to funds, savings, and entrepreneurial opportunities post-release, thereby fostering dignity and reducing recidivism. This framework also emphasizes financial inclusion as a form of social justice and rehabilitation rather than merely economic access. It underscores the necessity of integrating Islamic ethical mandates with social policies addressing the specific needs of incarcerated populations.

Islamic Banking Landscape in Nigeria

Nigeria's Islamic banking sector has grown substantially in recent years, with a market valuation estimated at USD 2.9 billion by the end of 2022 (Fitch Ratings, 2023). This growth is concentrated largely in Muslim-majority northern states such as Kano, where Islamic finance products resonate culturally and religiously (Ahmed, 2024). However, despite expansion, financial exclusion remains pervasive. Recent studies report that over 60 per cent of the Muslim population in these regions remains unbanked (Musa et al., 2024). Several factors contribute to this gap. First, there is limited awareness and understanding of Islamic banking products among many potential users (Olaoye et al., 2025). This is compounded by geographical challenges, with rural areas lacking adequate banking infrastructure (Aliyu et al., 2025). Furthermore, the shortage of trained Islamic finance professionals and regulatory challenges constrain service delivery (Appylaw, 2023).

Using the Theory of Planned Behaviour, Musa et al. (2024) show that an individual's attitude toward Islamic financial products, their perceived behavioral control, and actual product adoption directly impact financial inclusion outcomes. In this context, urban residents with entrepreneurial experience are more likely to adopt Islamic finance services, whereas socially marginalized groups including prisoners are systematically overlooked (Aliyu et al., 2025).

Islamic Fintech and Digital Innovation

One of the most promising developments in recent years has been the emergence of Islamic fintech platforms. Islamic fintech has emerged as a crucial enabler of inclusion, especially in underserved areas. Sulaiman (2023) highlights how Shariah-compliant fintech platforms using mobile, USSD, and digital wallets, offer promise in bringing ethical finance to peripheral populations, sometimes more effectively than traditional banks (Sulaiman, 2023). Similarly, mobile-money integration with Islamic banking principles can extend reach to excluded groups, provided regulatory frameworks accommodate digital innovation (Lotus Capital, 2020).

These platforms leverage mobile technology, USSD, and digital wallets to bridge access gaps, especially in areas underserved by brick-and-mortar banks (Sulaiman, 2023). For populations in Kano State, where mobile phone penetration is high but physical bank branches are limited, fintech offers a practical entry point into formal finance. Research by Sulaiman (2023) demonstrates that Islamic fintech not only provides Shariah-compliant financial products but also lowers transaction costs and enhances user convenience, key factors influencing adoption among low-income and rural populations. Similarly, the integration of fintech with Islamic microfinance institutions (IMFIs) enhances operational efficiencies and can enable innovative products like micro-savings, peer-to-peer lending, and *Qard al-Hasan*-based digital loans.

Despite these advances, the regulatory environment remains a challenge. Nigerian authorities are still evolving frameworks to support fintech innovation without compromising Shariah compliance or consumer protection (Lotus Capital Limited, 2020). The role of the Central Bank of Nigeria (CBN) and the Nigerian Supreme Council for Islamic Affairs (NSCIA) is crucial to harmonize these goals.

Correctional Facility Inmates and Financial Exclusion

While financial inclusion for marginalized populations has gained scholarly attention, correctional facility inmates remain an unaddressed group in Nigerian financial inclusion literature. Internationally, studies on prison education and rehabilitation often focus on vocational skills and mental health but rarely explore formal banking access or economic rights during incarceration (Hope Behind Bars Africa, 2025). In Nigeria, inmates face compounded barriers. Legal constraints often limit their ability to maintain bank accounts or access financial services during incarceration. Post-release, stigma and lack of financial history further hinder banking access, trapping many in informal and exploitative financial arrangements. This exclusion directly impacts their ability to rebuild lives, find gainful employment, and reduce recidivism.

Humanizing inmates through financial inclusion aligns with Islamic ethical mandates of justice and mercy. However, the literature reveals a critical gap: no Islamic finance products or policy frameworks have been designed or studied to address inmate-specific financial needs in Kano or Nigeria broadly.

Islamic Finance and Inmate Reintegration

An integrated approach to Islamic financial inclusion for inmates in correctional facilities is increasingly being recognized as a viable pathway to advancing social justice and rehabilitation. Rooted in the ethical foundations of Islamic finance, which prioritizes human dignity, social welfare, and equitable access to resources, this approach, offers more than just transactional access to money; it provides a transformative mechanism for reintegration into society (Hudaifah et al., 2022). For such an approach to succeed, several interlinked layers of intervention are necessary.

First, product innovation must be at the forefront which will tailor financial products such as interest-free savings accounts, benevolent loans, and profit-sharing investment schemes (*Mudarabah*), adapted to the realities of incarceration, could be designed to meet inmates' needs. Recent advances in African fintech ecosystems, particularly mobile and USSD-based services, show how technology can overcome traditional barriers to access and extend financial services to hard-to-reach populations (Anthony et al., 2024). Second, policy engagement is essential in fostering collaboration between correctional authorities, Islamic financial institutions, regulators, and religious leaders which can help create enabling frameworks that respect both the legal constraints of incarceration and inmates' rights to financial participation (Karimullah, 2023). Without such coordinated engagement, even the most innovative products risk being impractical or inaccessible.

Third, capacity building must go hand-in-hand with financial access. Inmates require structured education on the principles and practical applications of Islamic finance, alongside digital literacy training, so they can make informed financial decisions both during and after their sentences (Durojaye, 2023). This not only equips them for responsible participation in financial systems but also enhances employability and entrepreneurial readiness upon release. Finally, pilot programs within facilities, such as those successfully implemented in parts of Indonesia using *Zakat* and *Waqf* for ex-offender independence, can serve as testing grounds for scaling the model in contexts like Kano State (Hudaifah et al., 2022). These pilots can generate context-specific insights, refine operational procedures, and demonstrate proof of concept for wider adoption.

Islamic Microfinance Mechanisms and Adaptability to Correctional Environments

Islamic microfinance represents a critical sub-sector within the broader Islamic finance industry, explicitly designed to serve economically marginalized populations excluded from conventional banking due to religious, socio-economic, or geographical barriers (Khan & Ahmed, 2023). Rooted in Shariah principles, Islamic microfinance rejects interest-based lending and promotes ethical risk-sharing, profit-and-loss sharing, and charitable financial support. The two dominant models in Islamic microfinance are *Qard al-Hasan* and *Mudarabah*, complemented by *Murabaha* (cost-plus financing) and *Wadiah* (safekeeping contracts). These instruments align with the *Maqasid al-Shariah,* particularly the preservation of wealth, promotion of justice, and socio-economic welfare (Abdullah & Said, 2022). Empirical studies have demonstrated that Islamic microfinance can significantly improve financial inclusion and poverty alleviation among women, rural populations, and micro-entrepreneurs (Abdulrahman & Noor, 2024; Zainuddin et al., 2023). However, literature on the applicability of these models

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to institutionalized populations like correctional inmates remains scarce.

Challenges in Extending Islamic Microfinance to Correctional Facilities

Applying Islamic microfinance principles to correctional settings presents unique challenges. First, legal and institutional barriers often restrict inmates' ability to hold bank accounts or participate in financial transactions (Hope Behind Bars Africa, 2025). Second, risk management concerns arise, given inmates' limited capacity to generate income or guarantee repayment, necessitating innovative risk-sharing and collateral-free solutions. Moreover, digital literacy gaps and infrastructural constraints within prisons limit the deployment of fintech-based microfinance services (Sulaiman, 2023). This is compounded by regulatory frameworks that do not explicitly accommodate inmate participation in financial markets.

Innovative Islamic Microfinance Models for Correctional Inclusion

Despite the challenges associated with financial inclusion in correctional settings, emerging research and pilot initiatives indicate promising avenues for integrating Islamic finance within prisons. One such approach involves the implementation of *Qard al-Hasan* savings and lending schemes. These interest-free financial products can be structured to enable inmates to save and access benevolent loans, supporting entrepreneurial activities after their release. Successful deployment of these schemes requires coordinated efforts among Islamic financial institutions, prison authorities, and social organizations to ensure both compliance and accessibility (Musa et al., 2024). Another innovative model is the use of Mudarabah partnerships, wherein inmates possessing vocational skills can engage in profit-sharing agreements with Islamic microfinance providers or non-governmental organizations. This arrangement allows incarcerated individuals to initiate small businesses upon release, sharing both the risks and rewards with their financial partners. Such partnerships not only promote economic empowerment but also align with Islamic ethical principles by fostering equitable risk distribution (Abdulrahman & Noor, 2024).

Furthermore, digitally enabled Islamic microfinance platforms offer a compelling solution to overcome geographical and institutional constraints inherent in correctional environments. Utilizing USSD codes or mobile applications, these fintech solutions can facilitate secure and Shariah-compliant financial transactions for inmates and former inmates. However, the success of this approach is contingent upon policy reforms that grant mobile banking access within correctional settings, underscoring the need for supportive regulatory frameworks (Sulaiman, 2023). Collectively, these exemplify how Islamic financial tools, when adapted to the unique context of incarceration, can promote social and economic reintegration in line with Islamic ethical imperatives.

Social and Economic Benefits: Rehabilitation, Dignity, and Reduced Recidivism

Integrating Islamic microfinance within correctional environments aligns with broader rehabilitation goals. Financial inclusion enhances inmates' sense of dignity and self-worth, providing tools for economic independence post-incarceration (Olaoye et al., 2025). It also promotes social reintegration, reducing reliance on informal or predatory financial services that can entrench cycles of poverty and crime. Studies show that access to financial services is a crucial determinant of recidivism rates, as stable economic conditions reduce the likelihood of reoffending (Hope Behind Bars Africa, 2025). Islamic microfinance's ethical foundation further reinforces social cohesion and mutual support, fostering environments conducive to positive behavioral change.

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EMPIRICAL LITERATURE REVIEW

The empirical literature on Islamic finance in Nigeria has expanded considerably in the last two decades, driven by the increasing recognition of Islamic finance as a tool for promoting equitable and sustainable development (Oseni et al., 2020). Research has explored how Shariah-compliant financial products support small and medium-sized enterprises (SMEs), women entrepreneurs, rural farmers, and low-income households (Muhammad et al., 2023; Usman & Tasmin, 2016). In northern Nigeria, where a majority Muslim population resides, Islamic finance has been positioned not only as a financial alternative but also as a culturally congruent system that aligns with religious values and ethical business practices (Sabiu & Abduh, 2021).

Despite a rapidly expanding body of work on Islamic finance and inclusion, research exploring its reach among incarcerated individuals remains virtually nonexistent. Scholars have underscored that prison inmates are systematically marginalized, not only economically and socially, but also in financial inclusion discussions and policy frameworks (Ugwuoke et al., 2023). In the Nigerian context, correctional populations face entangled challenges of poverty, legal disenfranchisement, and inadequate rehabilitation support (Oyinloye, 2023). This intersection is especially pronounced in Kano State, where Islamic socio-economic values significantly shape governance and social norms, a legacy rooted in historical Islamic legal and administrative systems (Olaniyi, 2011).

Limited Awareness and Financial Literacy Regarding Islamic Finance among Inmates

Financial literacy is widely recognized as a foundational element of financial inclusion (World Bank, 2022). Without basic awareness of products, services, and operational mechanisms, individuals cannot meaningfully participate in financial systems, regardless of the availability of such services. In northern Nigeria, several studies have shown that awareness of Islamic finance remains patchy, with many potential beneficiaries holding misconceptions about Shariah-compliant contracts, eligibility requirements, and costs (Abdu et al., 2018; Usman & Tasmin, 2016).

Despite considerable research on Islamic finance and inclusion, no studies have examined how correctional populations shielded from broader public outreach and structurally disadvantaged, access Shariah-compliant services. For instance, a study of Nigerian prisons revealed that facilities commonly suffer from poor funding, inadequate infrastructure, and shortages of instructional materials and teaching personnel that severely impede educational outreach (Sarkinfada & Garba, 2020). Additionally, a separate investigation into correctional centre resources in Abia and Imo states showed that inmates face limited access to learning infrastructures, with constraints rooted in funding shortages, untrained staff, and an unconducive environment (Nnamdi & Ifere, 2020). Without structured financial literacy initiatives and external support, the baseline awareness of Islamic finance among inmates remains unknown, an important gap that must be addressed to design effective prison-based financial education programs.

Institutional and Regulatory Barriers Restricting Inmates' Access to Banking Services

Beyond awareness, institutional and regulatory constraints pose significant barriers to financial inclusion in Nigeria. The Central Bank of Nigeria (CBN, 2020) has identified documentation requirements, stringent identity verification protocols, and physical branch limitations as major obstacles for underserved populations. In the case of Islamic finance, these are compounded by the relatively small number of institutions offering Shariah-compliant services, particularly outside major cities (Sabiu & Abduh, 2021).

For prison inmates, the situation is even more complex. Incarceration status inherently limits mobility and direct access to banking facilities. Security procedures and legal restrictions often prevent inmates from opening or operating accounts, even when they have valid identification. Moreover, prison administrative structures are not currently equipped to facilitate banking operations, whether conventional or Islamic. While studies have explored financial inclusion challenges for rural dwellers, refugees, and informal workers (Oseni et al., 2020; Muhammad et al., 2023), no empirical work has examined how these institutional barriers play out in correctional facilities. This represents a significant gap, one that requires understanding both regulatory constraints and the institutional willingness of Islamic banks to serve this population.

Perceived Benefits of Shariah-Compliant Products in Supporting Rehabilitation

Islamic finance is underpinned by ethical principles, including social justice, risk-sharing, and the prohibition of exploitative practices. Instruments such as *Qard al-Hasan* and *Mudarabah* have been shown to empower marginalized communities by providing capital for entrepreneurship, promoting savings, and reducing reliance on high-interest debt (Mohieldin et al., 2012; Ali, 2016).

In microfinance contexts, Shariah-compliant financial tools like *Qard al-Hasan* and *Mudarabah* have been shown to support income-generating activities, enhance household welfare, and foster social cohesion, most notably in regions such as Ethiopia, Tunisia, and Pakistan (Shikur & Akkas, 2024; Azizi, 2021). Yet, despite this evidence of transformative impact in broader communities, there is no documented research indicating that such products have been integrated into rehabilitation programs within prisons in Nigeria or any other parts of Sub-Saharan Africa. Adapted appropriately, these instruments could enable inmates to save earnings from prison labor, support dependents during incarceration, and prepare for post-release economic reintegration. This represents a unique convergence between the ethical goals of Islamic finance and the rehabilitative aims of correctional systems, a critical gap that remains unaddressed.

Recommendations for Implementation

The broader literature on Islamic financial inclusion emphasizes strategies such as expanding public awareness, improving institutional capacity, enhancing regulatory frameworks, and fostering partnerships between banks, microfinance institutions, and community-based organizations (Oseni et al., 2020; Muhammad et al., 2023). While these recommendations are valuable, they are generalized and do not address the specific operational and ethical considerations of serving a prison population.

Despite the compelling logic for convergence, there is no documented guidance or pilot programs showing how Islamic banks can collaborate with correctional facilities to offer tailored services such as secure inmate savings accounts, financial literacy workshops, or Shariah-aligned micro-savings initiatives. Comprehensive reviews of Islamic finance in Sub-Saharan Africa similarly omit any mention of correctional inclusion (Gelbard et al., 2014). Likewise, Nigerian studies on financial inclusion, while advocating Islamic microfinance and fintech as tools for broader outreach, offer no evidence of initiatives extending into prison environments (Abdulkadir et al., 2024). This absence of context-specific implementation

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underscores a significant gap in bridging Islamic finance theory with rehabilitative practice.

RESEARCH GAPS

Current literature reveals a significant oversight regarding the financial inclusion of incarcerated populations, rendering prison inmates largely invisible in both academic research and policy frameworks (Smith & Ahmed, 2021). This omission underscores the urgent need for empirical studies that involve inmates, Islamic financial institutions, and correctional authorities to better understand and address the unique financial needs of this marginalized group. While Islamic finance has demonstrated potential in promoting social and economic welfare among underserved populations, the absence of tailored Shariah-compliant financial products for correctional facilities constitutes a missed opportunity for ethical innovation in the sector (Rahman & Yusuf, 2020; Ali & Farooq, 2023). Pilot initiatives, such as *Qard*-based savings accounts*,* *Mudarabah* schemes, and fintech solutions adapted for prison environments, could introduce vital financial access that aligns with the principles of social justice inherent in Islamic finance. Compounding these challenges is the insufficient collaboration among regulatory bodies, correctional institutions, and religious authorities, which restricts the effective implementation of Islamic financial services in correctional settings (CBN, 2022; NSCIA, 2021). Establishing multi-stakeholder frameworks that integrate the efforts of correctional services, financial regulators, and Islamic authorities is critical to creating an enabling environment for inmate-focused financial inclusion (Johnson, 2023).

Theoretically, these gaps can be examined through Divine Law Theory (DLT) and *Maqasid al-Shariʿah*. DLT emphasizes that financial systems should uphold divine ethical principles, promoting justice, equity, and welfare for all, particularly marginalized groups such as prison inmates. Maqāṣid al-Sharīʿah provides practical guidance for designing Shariah-compliant financial services that safeguard property (*Mal*), promote human dignity (*Nafs*), and enhance social welfare (Hassan & Lewis, 2020; Dusuki & Bouheraoua, 2011). Addressing these gaps will therefore not only extend the reach of Islamic finance but also advance correctional rehabilitation and reintegration, ensuring that ethical financial inclusion aligns with both moral imperatives and societal well-being (Ahmed & Hassan, 2022).

METHODOLOGY

Research Design

Kano State was purposively selected as the study site due to its unique socio-economic, cultural, and religious characteristics, which make it a critical context for examining Islamic financial inclusion. As a major northern Nigerian state, Kano has a predominantly Muslim population where Islamic values significantly shape social, economic, and legal institutions (Olaniyi, 2011). The state also hosts one of the largest correctional facilities in the region, providing a sufficient population of inmates for in-depth qualitative exploration. Moreover, Kano represents a microcosm of broader northern Nigeria, where financial exclusion remains pronounced despite the growing presence of Islamic banks and financial institutions (Fitch Ratings, 2023; Ahmed, 2024). By focusing on Kano, the study captures the intersection of cultural adherence to Shariah principles, institutional challenges, and the lived experiences of marginalized populations within the correctional system, thereby offering insights that are both locally grounded and potentially transferable to similar contexts across the region. Qualitative methodology is particularly suited to investigating complex social phenomena where context, meanings, and stakeholder perspectives are central (Creswell & Poth, 2018). It facilitates rich, detailed data that quantitative methods may overlook, especially in sensitive environments like correctional facilities (Denzin & Lincoln, 2018).

Study Area and Population

The research was conducted in Kano State, Nigeria, a region notable for its significant Muslim population and vibrant Islamic finance sector (Ahmed, 2024). The study involved multiple stakeholders, including inmates participating in vocational and rehabilitation programs, prison officials responsible for inmate welfare, representatives from Islamic financial institutions, and policymakers engaged in prison reform and financial inclusion. This multi-stakeholder approach provided comprehensive insights into the challenges and opportunities of financial inclusion within correctional settings from diverse perspectives (Patton, 2015).

Sampling Technique

A purposive sampling strategy was utilized to select participants possessing relevant expertise and experience in Islamic finance and correctional rehabilitation (Palinkas et al., 2015). To capture a wide range of perspectives, maximum variation sampling was employed, ensuring diversity across gender, age, length of incarceration, and professional roles within prison administration and Islamic financial institutions. The final sample consisted of 30 inmates, 10 prison officials, 7 representatives from Islamic banks, and 5 policymakers. The study purposively targeted inmates, prison officials, Islamic bank representatives, and policymakers to capture a holistic perspective on financial inclusion within correctional facilities. Inmates provide first-hand insights into their needs and challenges regarding access to Shariah-compliant financial services (Ali & Farooq, 2023). Prison officials offer critical understanding of institutional processes and barriers affecting financial programs in prisons (Oyinloye, 2023). Islamic bank representatives contribute expertise on product design and operational feasibility, while policymakers shed light on regulatory frameworks and enabling environments for implementing inclusive financial strategies (Fitch Ratings, 2023; Ahmed, 2024). This multi-stakeholder approach ensures that the study addresses both practical and policy dimensions of Islamic financial inclusion for inmates. This sample size is consistent with qualitative research conventions that prioritize depth of understanding over representativeness (Guest, Bunce, & Johnson, 2006).

Data Collection Methods

In-depth semi-structured interviews were the primary data collection method, enabling participants to freely express their views while ensuring coverage of key research themes (Kvale & Brinkmann, 2015). Interviews with inmates explored their awareness, attitudes, and experiences with financial services, while prison officials and bankers discussed institutional practices, regulatory constraints, and potential innovations. Additionally, focus group discussions (FGDs) with inmates were conducted to capture group dynamics and collective perspectives on financial inclusion and Islamic finance products (Morgan, 1997). Ethical rigor was maintained in accordance with social research guidelines involving vulnerable populations (Orb et al., 2001). Informed consent was obtained verbally and in writing, confidentiality and anonymity were assured, and permissions were secured from prison authorities and institutional review boards. Participants were reassured that refusal or withdrawal would not affect their prison treatment.

Data Analysis

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Interview and FGD recordings were transcribed verbatim and analyzed using thematic analysis following Braun and Clarke's (2006) six-step approach. NVivo software facilitated data organization and coding. This method allowed inductive identification of recurring patterns and themes related to barriers, facilitators, and prospects for Islamic finance integration within correctional settings (Nowell et al., 2017).

FINDINGS

The study engaged 30 inmates, 10 prison officials, 7 Islamic banking representatives, and 5 policymakers through in-depth interviews and focus group discussions. Participants varied in age, gender, incarceration length, and institutional roles, ensuring diverse perspectives on financial inclusion within correctional facilities.

Analysis of transcripts revealed four major themes:

Awareness and Understanding of Islamic Financial Services

Most inmates demonstrated limited awareness of Islamic banking products available to the general public, and even less knowledge about how such services could be adapted within prisons. Several inmates expressed curiosity but cited lack of information and access:

"I have heard about Islamic banks outside, but we don't get any chance to learn or use their services here." (Male inmate, FGD 2)

Officials and bankers acknowledged that financial literacy programs in prisons are virtually nonexistent, and that inmates' understanding of Islamic finance is often theoretical rather than practical.

Institutional Barriers and Regulatory Challenges

A recurrent theme was the absence of formal policies or frameworks to enable inmates' participation in Islamic financial services. Prison officials highlighted regulatory restrictions preventing inmates from owning bank accounts or engaging in financial transactions:

"Our hands are tied by existing laws. Even if we want to collaborate with banks, the regulatory environment is not supportive." (Prison official, Interview 4)

Islamic banking representatives noted concerns about compliance with security and risk management, limiting willingness to innovate services for correctional populations.

Potential Benefits of Islamic Finance for Inmate Rehabilitation

Participants across all groups agreed that Islamic financial inclusion could positively influence rehabilitation outcomes. Savings schemes based on interest-free loans and profit-sharing models like *Mudarabah* were considered culturally appropriate and motivating:

"If inmates can save or invest using Shariah-compliant products, it might encourage responsibility and entrepreneurship after release." (Bank representative, Interview 2)

Prison staff suggested that linking financial inclusion to vocational training could enhance post-release employment and reduce recidivism.

Recommendations for Implementation

Key recommendations emerged, including:

1. Introducing financial literacy workshops focusing on Islamic finance principles.

2. Developing digital platforms compatible with prison security protocols to facilitate account management.

3. Establishing formal partnerships between prisons and Islamic financial institutions.

4. Advocating for policy reforms to enable inmate access to financial services under supervised conditions.

A policymaker summarized the collective viewpoint as follows:

"Financial inclusion for inmates is a missing link in rehabilitation. With the right legal framework and collaboration, Islamic finance can play a transformational role." (Policymaker, Interview 1)

Overall, the qualitative data indicate that while financial inclusion for correctional inmates through Islamic banking in Kano State faces significant structural and awareness challenges, stakeholders perceive considerable potential benefits. The findings underscore the importance of multi-stakeholder cooperation, policy innovation, and education to actualize these opportunities.

DISCUSSION

This study explored the financial inclusion of correctional facility inmates in Kano State through the lens of Islamic banking, providing critical insights into awareness, institutional barriers, and potential pathways for inclusion.

Limited Awareness and Financial Literacy

Consistent with prior research (Demirgüç-Kunt et al., 2018; Ahmed, 2024), the findings reveal a substantial lack of awareness and understanding of Islamic finance products among inmates. This gap echoes global challenges in financial literacy, especially within marginalized populations (Lusardi & Mitchell, 2014). The absence of targeted financial education programs in prisons further exacerbates this issue, limiting inmates' capacity to engage meaningfully with Islamic banking options. Enhancing financial literacy is essential not only for improving access but also for empowering inmates to make informed financial decisions aligned with Shariah principles (Naser & Moutinho, 1997).

Structural and Regulatory Barriers

The study identifies significant regulatory and institutional constraints hindering inmates' access to Islamic financial services. These findings align with existing literature on correctional financial exclusion, where legal restrictions and risk concerns dominate (Liebling & Maruna, 2013; Silver & Mears, 2020). The inability to hold bank accounts or participate in formal financial transactions restricts inmates' opportunities for savings, investment, and economic rehabilitation (Kempson & Whyley, 1999). From an Islamic finance perspective, the absence of institutional frameworks accommodating correctional settings contradicts the ethical mandate of financial inclusion (Kahf, 2004). Addressing these barriers requires collaborative policy reforms and innovative delivery mechanisms that respect both security and financial principles (Obaidullah, 2008).

Opportunities through Islamic Financial Products

Participants' positive reception of *Qard al-Hasan* and *Mudarabah* models resonates with prior studies highlighting their suitability for low-income and underserved populations (Iqbal & Mirakhor, 2011; El-Gamal, 2006). These Shariah-compliant products offer risk-sharing and interest-free financing that align well with inmates' financial capacities and rehabilitation goals. The integration of such products within vocational training and post-release support programs can foster financial responsibility, entrepreneurship, and social reintegration (Sarker, 2020). This confirms the broader role of Islamic finance as a tool for social justice and economic empowerment (Wilson, 2007).

Implications for Policy and Practice

The findings underscore the necessity for multi-sectoral collaboration between correctional institutions, Islamic banks, and policymakers to develop tailored financial inclusion strategies (Ahmed et al., 2023). Digital innovations, such as secure mobile banking platforms adapted for prison environments, emerge as promising avenues to overcome physical and regulatory constraints (Arner et al., 2017). Additionally, integrating financial literacy within prison rehabilitation curricula can build inmates' capabilities and confidence to engage with Islamic financial products (OECD, 2020). Policymakers must consider reforms that balance security concerns with inmates' financial rights, consistent with international human rights frameworks (United Nations, 2015).

Study Contributions and Limitations

This study contributes to the limited scholarship on Islamic financial inclusion in correctional contexts, particularly within Nigeria's Kano State, bridging a gap between Islamic finance, social justice, and prison reform literature. However, the findings are context-specific and may not generalize across different regions or prison systems. The qualitative nature limits quantification of prevalence but enriches understanding of lived experiences and institutional dynamics.

CONCLUSION

This study has examined the financial inclusion of correctional facility inmates in Kano State through the prism of Islamic banking. The findings reveal significant gaps in awareness, access, and institutional support for inmates' engagement with Shariah-compliant financial services. Structural and regulatory barriers limit inmates' ability to benefit from formal Islamic finance products, while low financial literacy compounds these challenges. Nonetheless, there is clear enthusiasm among inmates, prison officials, and Islamic financial institutions about the potential of tailored products such as *Qard al-Hasan* and *Mudarabah* to foster financial responsibility and facilitate successful reintegration.

The study contributes to the emerging discourse on integrating Islamic finance principles with social justice and correctional rehabilitation, highlighting the urgent need for collaborative

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policy reform, financial education, and innovative service delivery models. Unlocking the full benefits of financial inclusion for inmates requires coordinated efforts to overcome legal constraints and infrastructural limitations while respecting the unique security and ethical considerations of correctional settings.

RECOMMENDATIONS

Based on the study's findings, the following actionable recommendations are proposed as follows:

1. Policymakers should develop clear guidelines enabling inmates to access Islamic financial services within secure and supervised frameworks. This includes amending laws that currently prohibit inmates from holding bank accounts or engaging in financial transactions.

2. Correctional facilities should proactively partner with Islamic banks and microfinance institutions to co-create tailored financial products suitable for inmates' needs, with an emphasis on ethical, interest-free financing models.

3. Integrate comprehensive Islamic finance literacy workshops within prison rehabilitation curricula to build inmates' knowledge and confidence in managing finances post-release.

4. Invest in secure digital platforms and mobile banking solutions adapted for correctional environments to facilitate accessible and compliant financial service delivery.

5. Link Islamic financial inclusion programs with existing vocational training and entrepreneurship initiatives inside prisons to enhance economic empowerment and reduce recidivism.

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