

THE ROLE OF LIBRARIES AND INFORMATION CENTERS IN PROVIDING INFORMATION RESOURCES FOR ISLAMIC ECONOMICS, BANKING, AND FINANCE TO ACHIEVE SUSTAINABLE DEVELOPMENT IN NIGERIA

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ABSTRACT

This study examines how libraries and information centers contribute to sustainable development in Nigeria through the provision of information resources for Islamic economics, banking, and finance. The research adopted a quantitative design with 338 respondents comprising librarians, Islamic bankers, economists, and finance professionals. Data were collected through structured questionnaires and analyzed using descriptive statistics including frequencies, percentages, mean scores, and standard deviations. Findings revealed that libraries provide diverse information resources including books, journals, databases, and digital materials to support Islamic finance education and practice. The mean score of 3.78 indicated strong agreement that these resources contribute significantly to sustainable development goals. However, challenges such as inadequate funding, limited specialized collections, poor infrastructure, staff training gaps, and low awareness among users were identified. The study recommends increased budgetary allocation, acquisition of specialized materials, infrastructure development, continuous staff training, awareness campaigns, partnerships with Islamic financial institutions, digitization initiatives, and policy formulation to strengthen the role of libraries in advancing Islamic finance knowledge for sustainable development in Nigeria..

Keywords: Libraries, Information Centers, Islamic Economics, Islamic Banking, Sustainable Development

INTRODUCTION

Libraries and information centers have long served as vital knowledge repositories that support education, research, and development across various disciplines. In Nigeria, where Islamic banking and finance have gained considerable momentum over the past decade, these institutions play an important role in providing access to specialized information resources that support the growth and understanding of Sharia-compliant financial systems. The emergence of Islamic banking institutions in Nigeria, beginning with Jaiz Bank in 2012, has created substantial demand for reliable information on Islamic economic principles, banking operations, and financial instruments. The importance of libraries and information centers in advancing Islamic economics, banking, and finance cannot be overstated. These institutions serve as bridges between theoretical knowledge and practical application, offering resources that guide practitioners, educate students, inform policymakers, and enlighten the general public about the principles and operations of Islamic financial systems. With Nigeria's diverse population and significant Muslim community, access to accurate and comprehensive information on Islamic finance is essential for informed decision-making, financial inclusion, and economic development.

Furthermore, libraries and information centers contribute directly to sustainable development by promoting financial literacy, supporting research and innovation, facilitating knowledge transfer, and enabling evidence-based policy formulation. As Nigeria pursues the United Nations Sustainable Development Goals, particularly those related to poverty reduction, quality education, decent work, economic growth, and reduced inequalities, the provision of information resources on Islamic economics and finance becomes increasingly relevant. Islamic finance, with its emphasis on ethical investment, risk-sharing, and social justice, aligns closely with sustainable development principles, making the role of libraries in disseminating this knowledge particularly significant. Despite their potential contributions, libraries and information centers in Nigeria face numerous challenges in fulfilling this role effectively. Limited funding, inadequate specialized collections, infrastructure deficits, and gaps in professional expertise hinder their capacity to meet the growing information needs of stakeholders in the Islamic finance sector. Understanding these challenges and identifying practical solutions is essential for maximizing the contribution of libraries to sustainable development through Islamic economic knowledge.

LITERATURE REVIEW

Concept of Libraries and Information Centers

Libraries and information centers are organized institutions established to collect, preserve, organize, and disseminate information resources to meet the diverse needs of their users. Libraries traditionally house physical collections of books, journals, newspapers, and other printed materials, while also increasingly providing access to electronic resources and digital content. Information centers, on the other hand, tend to focus more specifically on providing targeted information services, often specialized in particular subject areas, and emphasize information retrieval, analysis, and dissemination rather than simply housing collections. In contemporary practice, the distinction between libraries and information centers has become less pronounced, as both types of institutions have evolved to offer integrated services that combine traditional collection management with modern information technology applications (Aina, 2014; Igbeka & Ola, 2015).

Definition of Information Resources

Information resources refer to all materials, whether in print, electronic, or other formats, that contain recorded knowledge and can be accessed, retrieved, and used to meet information needs. These resources encompass books, journals, magazines, newspapers, reports, databases, websites, multimedia materials, manuscripts, archives, and any other format that carries information. In the digital age, information resources have expanded to include electronic books, online journals, digital repositories, open access publications, institutional repositories, and various web-based information sources. The quality, relevance, accessibility, and currency of information resources determine their value in supporting learning, research, and decision-making processes (Adeleke & Nwalo, 2017; Oyedokun & Okocha, 2015).

Definition of Islamic Economics

Islamic economics is a knowledge system that deals with the production, distribution, and consumption of goods and services based on the principles and teachings of Islam as derived from the Quran and Hadith. It represents an approach to organizing economic activities that emphasizes social justice, equitable distribution of wealth, prohibition of interest-based transactions, ethical conduct in business dealings, and the overall welfare of society. Islamic economics recognizes private property rights while also stressing social

responsibility and the collective good. It prohibits certain economic activities considered harmful or exploitative, such as dealing in interest, gambling, and transactions involving excessive uncertainty. The system promotes risk-sharing, asset-backed financing, and productive investment that contributes to real economic development rather than speculative activities (Ahmed, 2016; Shaikh, 2017).

Definition of Islamic Banking and Finance

Islamic banking and finance refers to a system of financial intermediation and services that operates in accordance with Islamic law, known as Sharia. This system differs fundamentally from conventional banking by prohibiting interest, which Islam considers exploitative and unjust. Instead, Islamic banks operate on profit-sharing principles, asset-backed financing, and fee-based services that comply with Sharia requirements. Islamic financial institutions offer products such as Mudarabah (profit-sharing), Musharakah (joint venture), Murabaha (cost-plus financing), Ijara (leasing), and Sukuk (Islamic bonds). These products are structured to ensure that financial transactions are linked to real economic activities, risks are shared fairly between parties, and the financing supports productive ventures that benefit society. Islamic banking emphasizes transparency, ethical conduct, and social responsibility, with financial activities subject to oversight by Sharia scholars who ensure compliance with Islamic principles (Hassan & Mahlke, 2016; Hasan, 2018).

Definition of Sustainable Development

Sustainable development is a comprehensive approach to progress that seeks to meet the needs of the present generation without compromising the ability of future generations to meet their own needs. This concept, popularized by the United Nations, encompasses economic development, social inclusion, and environmental protection as interconnected dimensions that must be addressed simultaneously. Sustainable development goes beyond mere economic growth to include considerations of social equity, environmental conservation, good governance, and long-term viability of development initiatives. The United Nations has articulated 17 Sustainable Development Goals that provide a framework for countries to pursue development that is inclusive, equitable, and environmentally sustainable. These goals address poverty, hunger, health, education, gender equality, clean water, affordable energy, decent work, innovation, reduced inequalities, sustainable cities, responsible consumption, climate action, and peace and justice. For Nigeria, pursuing sustainable development means addressing economic challenges while ensuring social inclusion and environmental protection (United Nations, 2015; Olanrewaju & Anavberokhai, 2018).

Information Resources for Islamic Economics, Islamic Banking, and Finance

Information resources for Islamic economics, banking, and finance constitute a specialized body of knowledge that includes materials specifically addressing the principles, practices, products, regulations, and applications of Islamic financial systems. These resources cover theoretical foundations drawn from Islamic jurisprudence, practical guides for implementing Sharia-compliant financial products, research studies examining the performance and impact of Islamic financial institutions, regulatory frameworks governing Islamic banking operations, comparative analyses between Islamic and conventional finance, case studies of successful Islamic financial ventures, and discussions of contemporary issues and challenges facing the Islamic finance industry.

The scope of these information resources extends across multiple dimensions. Theological and jurisprudential materials explain the religious foundations and legal reasoning behind Islamic economic principles, helping users understand why certain practices are permitted or prohibited in Islam. Technical and operational resources provide practical

guidance on structuring Islamic financial products, managing Islamic banks, conducting Sharia audits, and ensuring compliance with regulatory requirements. Academic and research materials contribute to the theoretical development of Islamic economics and finance, examining empirical evidence of its effectiveness, proposing innovations, and addressing emerging challenges. Educational materials support curriculum development and teaching in Islamic finance programs at various educational levels. Policy and regulatory documents guide government agencies, central banks, and regulatory bodies in creating enabling environments for Islamic financial institutions to operate effectively within national financial systems (Iqbal & Mirakhor, 2013; Hassan & Lewis, 2014).

Types of information resources provided by libraries and information centers in Nigeria for Islamic Economics, Islamic Banking, and Finance

Libraries and information centers in Nigeria provide various types of information resources to support learning, research, and practice in Islamic economics, banking, and finance. Print resources remain important, including books covering Islamic finance principles, textbooks for educational programs, reference works such as encyclopedias and dictionaries of Islamic finance terms, research monographs presenting detailed studies on specific topics, and conference proceedings documenting scholarly discussions and research presentations. Periodical literature forms another significant category, comprising academic journals publishing peer-reviewed research articles, professional magazines offering practical insights for practitioners, newsletters providing updates on industry developments, and annual reports from Islamic financial institutions detailing their operations and performance.

Digital and electronic resources have become increasingly important, with online databases providing access to extensive collections of articles, reports, and working papers. Electronic books offer convenient access to Islamic finance literature without physical storage limitations. Open access repositories make research findings freely available to wider audiences, while institutional repositories preserve and disseminate the scholarly output of universities and research centers. Multimedia resources, including video lectures, webinars, podcasts, and instructional videos, offer alternative formats for learning about Islamic finance concepts and practices. Government and regulatory documents provide essential information on policies, regulations, guidelines, and legal frameworks governing Islamic financial institutions in Nigeria. These include circularity from the Central Bank of Nigeria, legislative acts establishing Islamic banks, guidelines on Sharia compliance, and reports on the Islamic finance sector. Additionally, grey literature such as research reports from think tanks, policy briefs, working papers, dissertations, and theses contribute valuable information that may not be available through formal publication channels (Abdullahi et al., 2019; Yusuf & Abubakar, 2020).

WAYS LIBRARIES AND INFORMATION CENTERS USE INFORMATION RESOURCES FOR ISLAMIC ECONOMICS, ISLAMIC BANKING, AND FINANCE TO ACHIEVE SUSTAINABLE DEVELOPMENT IN NIGERIA

Libraries and information centers deploy various strategies to use information resources on Islamic economics, banking, and finance to advance sustainable development in Nigeria. First, they support formal education by providing materials that enhance teaching and learning in Islamic finance programs offered by universities, polytechnics, and other educational institutions. Students pursuing degrees, diplomas, or certificates in Islamic banking and finance rely on library resources to understand fundamental concepts, complete assignments, conduct research, and develop expertise in this field. By facilitating quality education, libraries contribute to the development of human capital needed to operate and expand Islamic financial institutions, thereby supporting economic development and job creation.

Second, libraries enable research and innovation by offering access to current literature, data, and research tools that scholars and practitioners need to investigate questions, develop new products, and solve problems in Islamic finance. Researchers examining the effectiveness of Islamic banking in promoting financial inclusion, scholars proposing innovative Sharia-compliant financial instruments, and students writing theses on Islamic economic development all depend on comprehensive access to relevant information resources. The knowledge generated through such research informs policy decisions, improves practice, and advances the field, contributing to more effective and sustainable financial systems.

Third, libraries facilitate professional development and continuing education for Islamic banking professionals, Sharia scholars, regulators, and others working in the sector. By providing access to current literature, best practices, case studies, and professional development materials, libraries help practitioners maintain their expertise, stay informed about developments in the field, and improve their performance. This ongoing learning contributes to the competence and effectiveness of the Islamic finance sector, enhancing its contribution to economic development.

Fourth, libraries promote financial literacy and public awareness by making information on Islamic banking and finance accessible to the general public. Many Nigerians remain unfamiliar with Islamic finance, how it works, and how it differs from conventional banking. Libraries can provide materials in accessible formats that explain Islamic finance concepts, products, and services to non-specialist audiences, helping people make informed financial decisions and increasing participation in the Islamic financial system. This enhanced financial literacy supports financial inclusion and empowers individuals to use financial services effectively for their economic advancement.

Fifth, libraries support policy formulation and governance by providing evidence-based information to government officials, legislators, and regulators responsible for creating policies and regulations for the Islamic finance sector. Access to international best practices, comparative studies, research findings, and regulatory frameworks from other countries enables Nigerian policymakers to make informed decisions that create enabling environments for Islamic finance to flourish while ensuring stability, consumer protection, and alignment with sustainable development goals (Ibrahim & Mohammed, 2016; Lawal & Hassan, 2018).

Several studies have examined various aspects of libraries, information resources, and Islamic finance in Nigeria and similar contexts, providing valuable insights into the current state and challenges of this field.

Abdullahi and Umar (2018) conducted research on the availability and accessibility of information resources for Islamic banking in Nigerian university libraries. The study employed a descriptive survey design with questionnaires administered to 150 librarians and 250 students in universities offering Islamic banking programs. Findings revealed that university libraries had limited collections of Islamic banking materials, with only 35 percent of respondents indicating that their libraries had adequate resources. The study identified inadequate funding, poor collection development policies, and lack of specialized staff as major barriers. Recommendations included increased budgetary allocation specifically for Islamic banking materials, development of comprehensive collection development policies that prioritize these resources, and training programs for librarians to develop expertise in Islamic finance information management.

Ibrahim and Saleh (2019) explored the role of academic libraries in supporting Islamic finance education in Northern Nigeria. Using a mixed-methods approach combining questionnaires and interviews with 200 students and 30 librarians across five universities, the research found that students heavily relied on library resources for their Islamic finance

studies but expressed dissatisfaction with the currency and adequacy of available materials. Mean scores showed that 62 percent of Islamic finance materials in surveyed libraries were published before 2010, indicating outdated collections. The study recommended regular updating of collections, subscription to online databases specializing in Islamic finance, and collaboration between libraries and Islamic finance departments to ensure resources align with curriculum needs.

Mohammed (2017) investigated challenges facing information centers in providing services to Islamic financial institutions in Lagos State. The quantitative study surveyed 80 information professionals working in banks and corporate information centers. Results indicated that information centers faced significant challenges including high costs of specialized resources, difficulty in acquiring materials from international sources, and limited expertise in Islamic finance information management. The study found that 70 percent of respondents lacked formal training in Islamic finance concepts, hindering their effectiveness in serving users. Recommendations emphasized the need for professional development programs, establishment of consortia for resource sharing, and partnerships between information centers and Islamic finance professional associations.

Yusuf and Ibrahim (2020) examined the contribution of public libraries to financial literacy in Islamic banking among communities in Kano State. The study adopted a descriptive survey design with 300 library users selected through purposive sampling. Findings showed that public libraries offered limited programs on Islamic finance, with only 18 percent of surveyed libraries conducting any financial literacy activities related to Islamic banking. However, communities expressed strong interest in learning about Islamic financial services, with 78 percent of respondents indicating they would attend library programs on this topic. The study recommended that public libraries develop targeted financial literacy programs on Islamic banking, acquire accessible materials explaining Islamic finance to non-specialists, and partner with Islamic banks to deliver community education programs.

Hassan and Abdullahi (2021) studied the digitization of Islamic finance resources in Nigerian special libraries. Using a case study approach with five Islamic financial institutions, the research examined digital initiatives and challenges. Findings revealed that only two of the five institutions had undertaken systematic digitization of their Islamic finance materials. Major barriers included lack of funding for digitization equipment and software, absence of digitization policies, and concerns about copyright compliance. The study recommended development of national policies supporting digitization of Islamic finance materials, provision of technical support and training for digitization projects, and creation of collaborative digital repositories for sharing Islamic finance resources across institutions.

Bello and Suleiman (2019) analyzed the information needs of Islamic banking professionals in Nigeria and the extent to which libraries met these needs. The survey research involved 150 Islamic banking professionals from various institutions. Results showed that professionals had diverse information needs including Sharia compliance guidelines, product development resources, market analysis reports, and regulatory updates. However, 68 percent of respondents reported that they rarely or never used libraries to meet these needs, preferring internet searches and professional networks instead. The study attributed this low library use to poor collections, inconvenient access, and lack of specialized services tailored to practitioners. Recommendations included establishing specialized Islamic finance information centers, developing customized information services for practitioners, and creating partnerships between professional associations and libraries to improve service delivery.

Lawal and Idowu (2022) examined the state of Islamic economics literature in Nigerian research libraries. The bibliometric study analyzed collections in ten major research

libraries, documenting 1,200 items related to Islamic economics, banking, and finance. Findings revealed that materials were concentrated in a few subject areas, with Islamic banking representing 55 percent of holdings while Islamic economics theory and Islamic financial markets were underrepresented. The study found significant gaps in materials covering contemporary issues such as Islamic fintech, green finance in Islamic banking, and Islamic social finance. Geographic coverage was also limited, with most materials focusing on Middle Eastern and Malaysian contexts while African perspectives were scarce. Recommendations included diversifying collections to cover all aspects of Islamic economics and finance, prioritizing acquisition of materials addressing African and Nigerian contexts, and developing collection development guidelines specifically for Islamic economics resources (Lawal & Idowu, 2022).

RESEARCH METHODS

This study employed a quantitative research design to examine the role of libraries and information centers in providing information resources for Islamic economics, banking, and finance to achieve sustainable development in Nigeria, as this approach facilitated systematic numerical data collection, statistical analysis, and generalization to a broader population. The research spanned major cities with significant Islamic banking presence, including Lagos, Abuja, Kano, Kaduna, and Port Harcourt, to ensure geographic diversity. The population consisted of 520 professionals involved in information provision and use, such as librarians in academic, public, and special libraries with Islamic finance collections, Islamic banking professionals in Sharia-compliant institutions, Islamic economists in teaching and research, Islamic finance specialists, and Sharia scholars advising on financial matters, identified via professional associations, directories, and snowball referrals. A stratified random sample of 400 respondents was selected to represent professional categories and locations. Data were gathered using a structured questionnaire with five sections on demographics, resource types, utilization for sustainable development, challenges, and recommendations, featuring a five-point Likert scale (1=strongly disagree to 5=strongly agree) for analysis. The instrument was validated by experts in library science, Islamic finance, and methodology, with a pilot test of 30 respondents yielding a Cronbach's alpha of 0.87 for reliability. Questionnaires were distributed through conferences, mail, and email over three months (March to May 2024), with 338 properly completed returns (84.5% response rate). Analysis used SPSS version 25, employing descriptive statistics like frequencies, percentages, means, and standard deviations, with mean interpretations as follows: 1.00-1.49 (strongly disagree), 1.50-2.49 (disagree), 2.50-3.49 (neutral), 3.50-4.49 (agree), and 4.50-5.00 (strongly agree). Results, presented in tables, highlighted resource types, contributions to sustainable development, challenges, and formed the basis for recommendations to strengthen libraries' supportive role in Nigeria.

RESULT AND DISCUSSION

Presentation of results must be clear and concise. The results must summarize (scientific) findings instead of providing data in great detail the citation must be in APA format, for example: (Ahmadjayadi, 2003). Please highlight the difference between your results or findings and previous publications by other researchers. Tables and figures are presented centrally, as shown below and quoted in the manuscript.

CONCLUSIONS

Table 1: Types of Information Resources Provided by Libraries and Information Centers for Islamic Economics, Banking, and Finance

Information Resource Type	Frequency	Percentage	Mean	SD
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Books on Islamic finance principles	298	88.2%	4.35	0.72
Academic journals and periodicals	276	81.7%	4.12	0.84
Online databases and digital libraries	245	72.5%	3.89	0.95
Research reports and working papers	228	67.5%	3.67	0.88
Government regulatory documents	252	74.6%	3.95	0.79
Conference proceedings	198	58.6%	3.42	0.92
Theses and dissertations	215	63.6%	3.58	0.86
Electronic books and e-resources	234	69.2%	3.78	0.91
Multimedia resources	167	49.4%	3.18	1.02
Islamic finance newsletters	189	55.9%	3.35	0.96
Grand Mean			3.73	0.89

Table 1 presents data on the types of information resources provided by libraries and information centers for Islamic economics, banking, and finance as reported by 338 respondents. The results show that books on Islamic finance principles are the most widely available resource, with 298 respondents (88.2 percent) indicating their availability and a high mean score of 4.35, suggesting strong agreement. This finding aligns with the traditional role of libraries as repositories of book collections and indicates that libraries recognize the importance of foundational texts in Islamic finance education.

Academic journals and periodicals ranked second in availability, with 276 respondents (81.7 percent) confirming access to these resources and a mean score of 4.12. This high availability of periodical literature is encouraging as it suggests that libraries are providing access to current research and scholarly discussions in the field. However, the slightly lower mean compared to books may indicate that some libraries face challenges in maintaining consistent journal subscriptions due to cost considerations.

Online databases and digital libraries were reported by 245 respondents (72.5 percent) with a mean score of 3.89, indicating good but not universal availability. The standard deviation of 0.95 suggests some variability in access to digital resources across different libraries, likely reflecting differences in institutional resources, technological infrastructure, and subscription budgets. Government regulatory documents showed relatively strong availability, with 252 respondents (74.6 percent) and a mean of 3.95, which is positive given the importance of regulatory information for practitioners and researchers.

Resources with lower availability included multimedia resources (49.4 percent, mean 3.18), conference proceedings (58.6 percent, mean 3.42), and Islamic finance newsletters (55.9 percent, mean 3.35). These findings suggest areas where libraries could expand their collections to provide more diverse formats and information sources. The grand mean of 3.73 indicates that overall, respondents agreed that libraries provide various types of information resources for Islamic finance, though there remains room for improvement in comprehensiveness and consistency across different resource types and institutions.

Table 2: Ways Libraries Use Information Resources for Islamic Economics, Banking, and Finance to Achieve Sustainable Development

Information Resource Type	Frequency	Percentage	Mean	SD
Supporting formal education programs	312	92.3%	4.48	0.65
Enabling research and innovation	289	85.5%	4.28	0.74
Facilitating professional development	267	79.0%	4.05	0.82
Promoting financial literacy	243	71.9%	3.86	0.89
Supporting policy formulation	221	65.4%	3.68	0.94
Providing reference and consultation services	278	82.2%	4.15	0.78
Organizing workshops and seminars	198	58.6%	3.45	0.98

Creating awareness about Islamic finance	234	69.2%	3.79	0.87
Facilitating networking among stakeholders	187	55.3%	3.38	1.01
Supporting entrepreneurship development	209	61.8%	3.62	0.91
Grand Mean			3.87	0.86

Table 2 examines how libraries and information centers use information resources for Islamic economics, banking, and finance to contribute to sustainable development in Nigeria. The data from 338 respondents reveals that supporting formal education programs is the most prominent strategy, with 312 respondents (92.3 percent) and the highest mean score of 4.48. This finding underscores the traditional educational mission of libraries and their recognized importance in academic settings where Islamic finance is taught as part of curriculum offerings.

Enabling research and innovation ranked second with 289 respondents (85.5 percent) and a mean of 4.28, indicating strong agreement that libraries facilitate scholarly inquiry and knowledge creation in Islamic finance. This is particularly important for sustainable development as research generates new insights, identifies problems, proposes solutions, and advances the theoretical and practical understanding of Islamic economic systems. Providing reference and consultation services also showed strong support with 278 respondents (82.2 percent) and a mean of 4.15, reflecting the value users place on expert assistance in navigating information resources.

Facilitating professional development received support from 267 respondents (79.0 percent) with a mean of 4.05, suggesting that practitioners recognize the role of libraries in their continuing education and skill enhancement. This contribution is vital for maintaining a competent workforce in the Islamic finance sector, which in turn supports effective operations and sustainable growth of Islamic financial institutions.

Strategies showing moderate levels of implementation included promoting financial literacy (71.9 percent, mean 3.86), creating awareness about Islamic finance (69.2 percent, mean 3.79), and supporting policy formulation (65.4 percent, mean 3.68). While these activities are acknowledged, the lower means suggest they are not as consistently or extensively implemented as educational and research support functions. Organizing workshops and seminars (58.6 percent, mean 3.45) and facilitating networking among stakeholders (55.3 percent, mean 3.38) showed the lowest levels of implementation, indicating areas where libraries could expand their activities to enhance their contribution to sustainable development.

The grand mean of 3.87 indicates overall agreement that libraries employ various strategies to use Islamic finance information resources for sustainable development, though the range of means suggests that some approaches are more fully realized than others. The standard deviations ranging from 0.65 to 1.01 indicate varying levels of consensus, with lower standard deviations for well-established functions like educational support and higher standard deviations for newer or less traditional library activities.

Table 3: Challenges of Libraries and Information Centers in Providing Information Resources for Islamic Economics, Banking, and Finance

Challenge	Frequency	Percentage	Mean	SD
Inadequate funding and budget constraints	321	95.0%	4.56	0.61
Limited specialized collections	308	91.1%	4.42	0.69
Poor infrastructure and technology	298	88.2%	4.35	0.74
Shortage of qualified specialized staff	287	84.9%	4.28	0.77
Low awareness among potential users	276	81.7%	4.15	0.81
Difficulty accessing foreign publications	265	78.4%	4.08	0.85
Inadequate collection development policies	254	75.1%	3.98	0.88

Poor cataloging and organization	232	68.6%	3.76	0.92
Limited collaboration and partnerships	243	71.9%	3.89	0.87
Weak user engagement and feedback	221	65.4%	3.68	0.94
Grand Mean			4.12	0.81

Table 3 presents comprehensive findings on the challenges facing libraries and information centers in providing information resources for Islamic economics, banking, and finance in Nigeria, based on responses from 338 librarians responsible for information provision. The data reveals that inadequate funding and budget constraints is the most critical challenge, with 321 respondents (95.0 percent) and the highest mean score of 4.56. This underscores the systemic financial limitations in Nigerian libraries, directly impacting their ability to acquire specialized materials, subscribe to databases, and maintain up-to-date collections in this evolving field.

Limited specialized collections ranked second with 308 respondents (91.1 percent) and a mean of 4.42, indicating widespread recognition that current holdings fall short in covering Islamic finance topics, often due to the field's recent growth and dominance of conventional financial literature. This barrier hinders support for researchers and practitioners seeking Shariah-compliant insights essential for sustainable economic practices.

Poor infrastructure and technology emerged third with 298 respondents (88.2 percent) and a mean of 4.35, highlighting deficiencies in digital tools, internet access, and systems needed for modern information delivery, which restrict access to global Islamic finance resources and electronic journals crucial for advancing sustainable development. The shortage of qualified specialized staff received support from 287 respondents (84.9 percent) with a mean of 4.28, suggesting that a lack of librarians trained in Islamic principles, Arabic language, and finance expertise affects collection management, user guidance, and overall service quality in this niche area. Low awareness among potential users was acknowledged by 276 respondents (81.7 percent) with a mean of 4.15, reflecting underutilization of existing resources due to insufficient outreach, which limits the broader impact of Islamic finance knowledge on community-level sustainable initiatives.

Difficulty accessing foreign publications showed agreement from 265 respondents (78.4 percent) and a mean of 4.08, pointing to obstacles like currency issues and import complexities that prevent acquisition of authoritative materials from key Islamic finance centers, thereby constraining local knowledge growth. Inadequate collection development policies were identified by 254 respondents (75.1 percent) with a mean of 3.98, indicating a need for more structured approaches to prioritize and build comprehensive Islamic economics collections for long-term sustainability. Limited collaboration and partnerships ranked with 243 respondents (71.9 percent) and a mean of 3.89, suggesting untapped potential in networks with financial institutions and other libraries to enhance resource sharing and collective development efforts. Poor cataloging and organization received 232 responses (68.6 percent) with a mean of 3.76, highlighting issues in resource discovery that make it harder for users to find and utilize Islamic finance materials effectively. Weak user engagement and feedback showed the lowest level with 221 respondents (65.4 percent) and a mean of 3.68, indicating areas for improvement in gathering patron input to refine services and better align with sustainable development needs in the sector.

The grand mean of 4.12 indicates overall agreement that these challenges significantly impede effective information provision for Islamic finance, though the range of means suggests varying degrees of severity. The standard deviations ranging from 0.61 to 0.94 indicate levels of consensus, with lower deviations for core systemic issues like funding and higher for operational aspects like user engagement. This pattern reveals interconnected barriers, calling for holistic strategies to strengthen libraries' role in sustainable development.

Conclusion

The challenges facing libraries and information centers in providing information resources for Islamic economics, banking, and finance in Nigeria are substantial, multifaceted, and deeply interconnected, representing significant barriers to achieving sustainable development goals in this critical sector. The research findings demonstrate that these institutions operate under severe constraints that fundamentally compromise their capacity to support the growing Islamic financial sector and contribute to Nigeria's economic diversification agenda.

The predominance of inadequate funding and budget constraints as the most critical challenge, acknowledged by 95.0% of respondents with the highest mean score of 4.56, reveals a fundamental systemic weakness that permeates all aspects of library operations. This financial insufficiency directly impacts collection development, technological infrastructure, staff training, and service delivery, creating a cascading effect that amplifies other challenges (Adekunle et al., 2020). The strong consensus among librarians regarding funding limitations, evidenced by the low standard deviation of 0.61, indicates that this is not a problem affecting only certain types of institutions but rather a universal constraint across Nigerian libraries regardless of their size, location, or parent institution.

The interconnected nature of the top five challenges—inadequate funding, limited specialized collections, poor infrastructure and technology, shortage of qualified staff, and low user awareness—suggests that these issues form a self-reinforcing cycle of inadequacy. Limited financial resources prevent the acquisition of specialized collections and technological infrastructure, which in turn reduces the library's capacity to attract and serve users interested in Islamic economics and finance (Okojie et al., 2021). Simultaneously, the absence of specialized staff competent in Islamic finance principles and Arabic language creates barriers to effective collection development, cataloging, and reference services, further diminishing the library's value proposition to potential users (Bakare & Abdulraheem, 2018).

The challenges identified have profound implications for sustainable development in Nigeria. Islamic finance represents a rapidly growing sector globally, with potential to contribute significantly to financial inclusion, ethical investment, and economic stability in Nigeria's predominantly Muslim northern regions (Hassan & Ibrahim, 2019). However, without adequate information infrastructure to support research, education, and practice in this field, Nigeria risks lagging behind other African nations like Kenya, South Africa, and Egypt that have made substantial investments in Islamic finance information resources. This gap compromises Nigeria's competitive position in the global Islamic finance industry and limits opportunities for economic diversification beyond oil dependency.

Furthermore, the difficulty accessing foreign publications, acknowledged by 78.4% of respondents, reflects Nigeria's peripheral position in global Islamic finance knowledge networks. Much of the authoritative scholarship, regulatory frameworks, and best practices in Islamic economics and finance originate from Malaysia, the Gulf Cooperation Council countries, and the United Kingdom (Ogunmodede & Ebijuwa, 2018). Nigerian libraries' limited access to these international resources creates an information asymmetry that disadvantages local researchers, policymakers, and practitioners who must compete in an increasingly globalized Islamic financial services industry.

The moderate scores for challenges related to cataloging, collaboration, and user engagement, while lower than infrastructure and resource challenges, nonetheless represent significant missed opportunities for optimization. Even with limited resources, libraries could potentially enhance service delivery through improved organization systems, strategic

partnerships, and more robust user engagement mechanisms (Nwachukwu & Abdulsalami, 2020). The higher standard deviations for these challenges suggest variable performance across institutions, indicating that best practices exist but have not been widely disseminated or adopted.

The grand mean score of 4.12 across all challenges indicates that librarians perceive themselves as operating in a severely constrained environment where fundamental barriers to effective service delivery predominate. This collective assessment should serve as a catalyst for urgent intervention by government agencies, educational institutions, Islamic financial organizations, and international development partners. Addressing these challenges requires not merely incremental improvements but rather systemic transformation of how Nigeria approaches specialized information provision in emerging economic sectors critical to national development.

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