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HUMAN RIGHTS AND DIGNITY IN ISLAM: A CRITICAL ANALYSIS OF NIGERIA'S SHARI'AH COURTS AND ECONOMIC DEVELOPMENT

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Abstract

Incorporation of *Shari'ah* law into Nigeria's legal framework has sparked concerns regarding human rights and dignity, particularly in relation to economic development. This study explores the intersection of *Shari'ah* law, human rights, and economic progress in Nigeria. While *Shari'ah* law has the potential to foster economic development, its implementation in Nigeria raises concerns about the possible infringement of human rights and dignity, especially for vulnerable groups. Adopting a qualitative research approach, this study integrates desk research, case studies, and expert interviews to assess the influence of *Shari'ah* courts on human rights and economic development in Nigeria. The study advocates for *Shari'ah* courts in Nigeria to uphold human rights and dignity, particularly in the context of economic development. Furthermore, it calls for enhanced transparency, accountability, and fairness in the procedures and practices of *Shari'ah* courts. The study concludes that, while *Shari'ah* law can serve as a valuable instrument for advancing economic development and human rights in Nigeria, its implementation must be carefully regulated to safeguard human dignity.

Keywords: Shari'ah law; human rights; dignity; economic development; Nigeria.

Introduction

The incorporation of *Shari'ah* law into Nigeria's legal system has been a topic of significant debate and controversy, attracting both strong advocacy and critical opposition (Ostien, 2007). Supporters of *Shari'ah* law assert that it offers a robust moral and ethical framework that fosters economic development and social justice by promoting financial ethics, equitable wealth distribution, and the welfare of the less privileged (Kamali, 2008; Chapra, 2016). However, critics argue that the implementation of *Shari'ah* law poses serious challenges to human rights and dignity, particularly for vulnerable groups such as women and religious minorities, who may face discriminatory legal rulings and restrictions on personal freedoms (An-Na'im, 2008; Peters, 2015).

Nigeria, home to over 200 million people, is the most populous Muslim-majority country in sub-Saharan Africa (Pew Research Center, 2019). Its legal system is complex, comprising both *Shari'ah* and secular laws, which coexist within a pluralistic legal framework (Ostien, 2007). *Shari'ah* courts primarily have jurisdiction over civil matters such as marriage, divorce, and inheritance, but in some northern states, they also extend to criminal cases, including theft, adultery, and apostasy (Kamali, 2008; Peters, 2015). The dual legal system often leads to conflicts between religious and secular legal principles, raising concerns about legal consistency and human rights protections (An-Na'im, 2008).





Despite the economic advantages associated with *Shari'ah* law, particularly in the areas of Islamic finance, *zakat* (charitable giving), and interest-free banking, its application in Nigeria has sparked concerns regarding its potential to infringe upon human rights and dignity (Chapra, 2016). Reports indicate that certain interpretations and applications of Shari'ah law have resulted i-n harsh penalties, limited legal representation, and the marginalization of specific societal groups, thereby exacerbating existing inequalities (Peters, 2015). This study seeks to critically examine the intersection of *Shari'ah* law, human rights, and economic development in Nigeria- particularly focusing on the influence of *Shari'ah* courts on human rights and human dignity- this study adopts a qualitative research methodology. The method incorporates both primary and secondary sources of data to ensure a comprehensive understanding of the issues.

The Sanctity of Human Rights and Dignity within Islamic Doctrine

Islamic teachings accord profound significance to the preservation of human rights and inherent dignity. Both the Qur'an and the Hadith are replete with passages that underscore the imperative of upholding human dignity and fostering social equity (Kamali, 2008). This discussion delves into the Islamic perspective on human rights and dignity, examining pertinent Qur'anic verses and Hadith narratives.

Qur'anic Foundations of Human Dignity

The Qur'an articulates the intrinsic worth and dignity bestowed upon every individual. In Surah Al-Isra'i it is stated, "And We have certainly honored the children of Adam" (Qur'an 17:70). This verse serves as a cornerstone, affirming the inherent dignity of all humanity, irrespective of racial, ethnic, or socio-economic distinctions. Furthermore, scholars like Abou El Fadl (2001) argue that the concept of *Ird* (dignity) in the Qur'an is not merely a passive state but an active responsibility, requiring believers to uphold and protect this dignity for themselves and others.

Similarly, **Al-Alwani** (2005) notes that the Qur'anic perspective on human dignity is deeply rooted in the belief that all humans are created as vicegerents (*khalīfah*) on earth (Qur'an 2:30), thereby endowing them with both **rights and responsibilities.** This vicegerency underscores human accountability before God and elevates the moral status of human life.

Furthermore, **Rahman** (1982) argues that the Qur'anic message promotes a universal ethic where dignity and justice are inseparably linked. He asserts that any legal or social system claiming to be Islamic must be consistent with this ethical vision, which includes the **protection of basic human rights** such as life, freedom, justice, and the right to seek knowledge.

In the same vein, **Kamali** (2010) highlights that the Qur'an's overarching objective (maqāṣid al-sharī 'ah) is to safeguard the essential values of human life—religion, intellect, lineage, property, and honour. Protecting karāmah is thus integral to achieving justice and the public good (maṣlaḥah), which are primary aims of Islamic law.

In essence, the Qur'anic framework, supported by classical and contemporary Islamic scholars, positions **human dignity as a divine trust**, demanding social justice, equity, and compassion. This theological and ethical basis calls into question any interpretation or implementation of *Sharī ʿah* law that compromises human dignity and provides a solid foundation for reform and accountability within Islamic legal discourse.

Hadith Narratives and the Ethos of Respect

The Hadith further reinforces the importance of respecting human dignity and advocating for social justice. A well-known celebrated Hadith relates that the Prophet Muhammad (peace be upon him) declared, "None of you truly believes until he loves for his brother what he loves for himself" (Sahih

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Muslim, n.d.). This emphasises the principle of reciprocal respect and benevolence. Furthermore, the Prophet's farewell sermon, which emphasised equality and the sanctity of life and property, is often cited as a foundational document for human rights within Islam (Esposito, 2010).

Magasid al-Shari'ah and the Protection of Fundamental Rights

The *Maqasid al-Shari'ah* (objectives of Islamic law) provides a crucial framework for understanding the Islamic approach to human rights and dignity. These objectives encompass the preservation of life (*hifz al-nafs*), property (*hifz al-mal*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and faith (*hifz al-din*) (Kamali, 2008). More recently, scholars have added the preservation of dignity (*hifz al-Ird*) to this list. This framework demonstrates how Islamic law aims to safeguard fundamental human rights and promote well-being. Furthermore, the application of *maslaha* (public interest) allows for the adaptation of Islamic principles to contemporary human rights challenges (Hallaq, 2009).

The Structure and Jurisdiction of Shari'ah Courts in Nigeria

Shar'ah courts in Nigeria possess a historical lineage extending to the pre-colonial era (Ostien, 2007, p. 12). These courts exercise jurisdiction over civil matters, including marriage, divorce, and inheritance, as well as certain criminal matters, such as theft and adultery (Kamali, 2008, p. 145). This section examines the structural organisation and jurisdictional scope of *Shari'ah* courts within the Nigerian legal framework.

Structural Organisation of Sharī'ah Courts in Nigeria

The *Sharī'ah* **court system** in Nigeria operates primarily in the **northern states** where Islamic law holds constitutional recognition under a dual legal system. The **1999 Constitution of the Federal Republic of Nigeria (as amended)** provides the legal basis for the existence of *Sharī'ah* courts, particularly in the context of **customary and religious adjudication** within state jurisdictions.

Constitutional and Legal Framework

Section 6 of the 1999 Constitution recognises the judicial powers vested in the courts established by law. Specifically, **Section 275(1)** allows **any State House of Assembly** to establish a **Sharī'ah Court of Appeal** to exercise appellate and supervisory jurisdiction in civil proceedings involving questions of Islamic personal law. This provision empowers states to structure their own **Sharī'ah** courts according to local needs.

Furthermore, Section **277(1)** outlines the jurisdiction of the *Sharī'ah* Court of Appeal, stating that it can hear and determine appeals on matters involving **Islamic personal law**, including issues related to marriage, inheritance, guardianship, and endowments (*waqf*) (Constitution of the Federal Republic of Nigeria, 1999).

Hierarchical Structure

The *Sharī'ah* court system in Nigeria is **three-tiered** in most northern states that have formally adopted Islamic law, particularly after the **reintroduction of full** *Sharī'ah* law in 1999 by Zamfara State, which was followed by several others.

1. Sharī'ah Courts (Lower Courts):

These are **courts of first instance** that handle cases related to Islamic personal law, civil disputes, and, in some cases, criminal matters among Muslims. Judges, known as **Qāḍīs**, are trained in Islamic jurisprudence and appointed by the **Judicial Service Commission** of the respective state.

2. Upper Sharī'ah Courts:

These function as **intermediate courts**, hearing appeals from the lower *Sharī'ah* courts and handling more complex legal matters. They are presided over by Senior **Qāḍīs** with broader jurisdiction.





3. Sharī'ah Court of Appeal (State Level):

The highest *Sharī'ah* authority within the state, this court deals with **appellate matters only.** It consists of a **Grand Qādi** and other Qādis appointed based on qualifications in Islamic Law. This court ensures consistency and proper appreciation of *Shari'ah* within the state's judicial process.

Judicial Appointments and Qualifications

Judges in *Sharī'ah* courts must possess **adequate knowledge of Islamic jurisprudence** (fiqh). According to Section 276(2) of the Nigerian Constitution, a person shall not be qualified to be appointed as a $Q\bar{a}d\bar{t}$ unless he is learned in **Islamic personal law**, and has either **practised as a legal practitioner** or held a judicial office in Nigeria or taught Islamic law in a recognised institution for a specified period.

Jurisdictional Scope of Sharī ah Courts in Nigeria According to the Nigerian Constitution
The Sharī ah court system in Nigeria derives its authority from the 1999 Constitution of the Federal Republic of Nigeria (as amended). While Nigeria operates a plural legal system—comprising English common law, customary law, and Islamic law—the jurisdiction of Sharī ah courts is limited to specific domains and applies only to Muslims who willingly submit to its authority in civil and, in some states, criminal matters.

- 1. Constitutional Basis: The primary constitutional basis for the establishment and jurisdiction of *Sharī ʿah* courts is found in Sections 275 to 279 of the Nigerian Constitution. Section 275(1) provides that any State House of Assembly in the federation may establish a *Sharī ʿah* Court of Appeal, which shall exercise jurisdiction in civil proceedings involving questions of Islamic personal law (Constitution of the Federal Republic of Nigeria, 1999).
- **2. Jurisdictional Scope:** The jurisdiction of *Sharī* 'ah courts is clearly circumscribed and can be classified into civil and appellate jurisdiction, as follows:

a. Civil Jurisdiction (Personal Law)

According to **Section 277(1)** of the Constitution, the Sharī'ah Court of Appeal has jurisdiction over civil proceedings where questions of **Islamic personal law** are involved, including but not limited to:

- Marriage contracted under Islamic law
- Divorce and matters arising from such unions
- Custody and guardianship of children
- Inheritance and succession
- Endowments (waqf) and gifts (hibah)
- Trusts involving Muslims

This jurisdiction is **exclusive to Muslims** and does not extend to non-Muslims unless they voluntarily submit to the court's authority (Aliyu, 2020).

b. Appellate Jurisdiction

Sharī ah Courts of Appeal serve as appellate bodies for lower Sharī ah courts, including Upper Sharī ah Courts and Area Courts (in some states). Their role is to interpret and apply Islamic personal law in accordance with established jurisprudence (figh) (Yakubu & Sulaiman, 2021)

c. Criminal Jurisdiction (State-Dependent)

Although the Constitution does **not expressly empower** *Sharīʿah* **courts with criminal jurisdiction, me northern states** (such as Zamfara, Kano, and Sokoto) that adopted full *Sharīʿah* in 1999 enacted **state-level legislation** conferring limited criminal jurisdiction on *Sharīʿah* courts.

These include cases such as theft (sariqah), adultery (zinā), and consumption of alcohol (shurb alkhamr), among others (Odinkalu, 2019). However, such jurisdiction must be consistent with constitutional guarantees of fair trial, legal representation, and protection of fundamental rights under Chapter IV of the Nigerian Constitution.

3. Limitations and Conditions

- **Voluntary Submission:** Jurisdiction is generally limited to **Muslims**, and participation is based on **voluntary consent**, particularly in criminal cases (Peters, 2003).
- **Territorial Jurisdiction:** *Sharī ʿah* courts operate **within state boundaries** and are subject to *state laws*, meaning their powers can vary across different northern states (Ajetunmobi, 2018).
- Exclusion from Federal Jurisdiction: *Sharī ʿah* Courts of Appeal exist only at the state level; the Court of Appeal of the Federation may entertain appeals on Islamic law only through panels constituted by justices learned in Islamic law (Section 240–244, CFRN 1999).

Thus, the jurisdictional scope of Sharī'ah courts in Nigeria is primarily restricted to civil matters rooted in Islamic personal law and to Muslim litigants. Although some northern states extend *Sharī'ah* jurisdiction to certain criminal offences, such application must conform with constitutional protections to avoid conflicts with fundamental human rights.

Significance of Sharī'ah Courts in Nigeria

Sharī ah courts occupy a unique and essential position in Nigeria's legal and cultural landscape, particularly in the predominantly Muslim northern states. Their significance lies not only in the administration of justice but also in upholding religious identity, fostering legal pluralism, and contributing to socio-economic development.

1. Promotion of Religious and Cultural Identity

Sharī 'ah courts provide Muslims with a platform to resolve legal matters in accordance with Islamic law (Sharī 'ah), reflecting their deeply held religious values and traditions. By accommodating Islamic legal principles, the courts enhance **religious freedom** and foster a sense of belonging among adherents of Islam (Peters, 2003).

The institutionalisation of *Sharīʿah* courts affirms the right of Muslims to live according to their religious beliefs, thereby reinforcing religious identity within a constitutional framework (Aliyu, 2020, p. 52).

2. Legal Pluralism and Access to Justice

Nigeria's constitution permits the coexistence of multiple legal systems—common law, customary law, and Islamic law. The existence of *Sharī ʿah* courts exemplifies **legal pluralism**, making justice more accessible and affordable to Muslim communities, especially in rural areas where secular courts may be distant or less understood (Yakubu & Sulaiman, 2021).

Sharī ah courts help bridge the justice gap for marginalised populations who are culturally and religiously attuned to Islamic jurisprudence (Ajetunmobi, 2018, p. 125).

3. Peaceful Dispute Resolution

Sharī ah courts encourage **non-adversarial conflict resolution**, often through **conciliation and mediation**, particularly in cases involving family law, inheritance, and debt. These methods align with Islamic principles of fairness (adl) and reconciliation (sulh), promoting community harmony. Sharī ah emphasises reconciliation over litigation, offering peaceful alternatives to adversarial legal battles (Abou El Fadl, 2001).



4. Moral and Ethical Justice

Sharī 'ah courts are underpinned by ethical and moral frameworks derived from the Qur'ān and Sunnah. They aim to instil values such as justice ('adl), equity (qiṣṭ), and compassion (raḥmah) in legal rulings, fostering a justice system that prioritises moral rectitude.

The moral vision of *Sharī'ah* informs its legal outcomes, thereby contributing to a just and spiritually grounded society (Chapra, 2016, p. 73).

5. Economic and Social Development

Through adjudication in areas such as **Zakat** (almsgiving), Islamic endowments (waqf), and interest-free financial transactions, Sharī ah courts facilitate poverty alleviation, wealth redistribution, and Islamic financial regulation, contributing to economic justice and social welfare in Muslim communities (Usman, 2022).

6. Strengthening Democratic Values through Consent-Based Jurisdiction

In Nigeria, *Sharīʿah* courts have limited jurisdiction and apply only to Muslims who voluntarily submit to them. This consensual legal framework reinforces democratic values such as freedom of religion and equality before the law, provided the courts operate within the bounds of the Nigerian Constitution (Odinkalu, 2019).

Thus, *Sharī ʿah* courts in Nigeria serve not merely as instruments of legal administration, but as vital components of religious expression, moral guidance, and social justice for Muslim populations. Their continued relevance depends on maintaining a balance between religious doctrine and constitutional safeguards, ensuring both **faith-based justice** and **human rights protection.**

Challenges Facing Shari'ah Courts in Nigeria

Despite their significance, *Shari'ah* courts in Nigeria encounter several challenges, including:

- 1. **Inadequate Funding:** *Shari'ah* courts often suffer from insufficient funding, which impedes their operational efficiency (Ostien, 2007, p. 20).
- **2. Jurisdictional Limitations:** The limited jurisdictional scope of Shar'ah courts restricts their ability to address certain types of cases, leading to potential legal gaps (Kamali, 2008, p. 150).
- **Corruption:** Corruption within the judicial system, including *Shari'ah* courts, undermines public trust and operational integrity (Ostien, 2007, p. 21). Additionally, the application of differing interpretations of Islamic law can create inconsistency across different courts. Also, the integration of Shari'ah law with the secular legal system of Nigeria creates ongoing legal debates. (Suberu, 2009). The question of whether Shar'ah criminal law violates the Nigerian constitution is a consistent debate.
- **4. Religious and Legal Pluralism:** The coexistence of common, customary, and *Shari'ah* law creates jurisdictional conflicts and legal ambiguities (Wikipedia, n.d.).
- **5. Human Rights Concerns:** Implementation, particularly of criminal law, raises issues regarding potential violations of human rights standards. (Abdulmumini, n.d.).
- **6. Lack of Uniformity:** Variations in *Shari'ah* law implementation across states lead to inconsistent rulings and undermine public trust (Abdulmumini, n.d.).

Human Rights and Dignity in Shari'ah Courts: A Critical Analysis

Shari'ah courts in Nigeria have faced persistent criticism regarding their handling of human rights and dignity, particularly concerning women's rights and freedom of expression (An-Na'im, 2008, p. 123). This critique underscores the complex interplay between religious law and universal human rights standards within the Nigerian legal system.

Women's Rights in Shari'ah Courts



Criticism centers on treatment in marriage, divorce, and inheritance, with allegations of unequal rights and discriminatory practices (Ostien, 2007, p. 25; An-Na'im, 2008, p. 125). For instance, issues such as child custody, maintenance, and inheritance often reveal disparities in treatment between men and women. Furthermore, The ability of a husband to divorce his wife unilaterally through talāq—without the wife's consent and often without judicial oversight—has been widely debated. Although women can initiate divorce through khul' (divorce initiated by the wife, usually involving a return of the mahr/dowry) or tafrīq (judicial annulment), these routes are often lengthy and burdensome. This procedural imbalance may lead to gender-based injustice, especially in contexts where the woman lacks access to legal support or family backing (Abou El Fadl, 2001)

A notable example is the case of Amina Lawal, a Nigerian woman from Katsina State, who was sentenced to death by stoning for adultery under *Sharī ah* law after becoming pregnant outside of wedlock. The man involved denied responsibility and was acquitted due to a lack of evidence, whereas Lawal's pregnancy was accepted as prima facie evidence of adultery.

The case drew international condemnation and became a focal point for debates around gender bias, evidentiary standards, and due process within *Sharīʿah* criminal jurisprudence. The sentence was later overturned on appeal due to procedural irregularities, including the non-existence of proper legal representation and failure to adhere to the required evidentiary standards under Islamic law (Human Rights Watch, 2004; Peters, 2003).

Freedom of Expression in Shari'ah Courts

Freedom of expression is a fundamental human right enshrined in international law and in Nigeria's 1999 Constitution. It encompasses the right to express opinions, receive and impart information, and participate freely in legal and public discourse. Within the context of *Sharī'ah* courts in Nigeria, this right exists but is subject to certain limitations, primarily due to religious sensitivities, judicial decorum, and Islamic legal principles.

Concerns exist regarding the handling of blasphemy and apostasy cases, with reports of severe penalties, including death (Kamali, 2008, p. 152; Ostien, 2007, p. 28). The enforcement of blasphemy laws has been criticized for stifling dissenting opinions and limiting religious freedom. Cases involving accusations of blasphemy have led to social unrest and violence, indicating the sensitive nature of this issue (International Crisis Group, 2019). The application of these laws also raises questions about the compatibility of *Shar'ah* law with constitutional guarantees of freedom of expression.

Right to a Fair Trial in Shar'ah Courts

Lack of transparency and accountability, including denial of legal representation and arbitrary procedures, raise concerns about fair trials (An-Na'im, 2008, p. 128; Ostien, 2007, p. 30). The absence of standardized procedures and the potential for bias within Shari'ah courts have led to calls for greater oversight and judicial reform. The reliance on traditional interpretations of Islamic law without sufficient safeguards for due process has been a source of criticism. This issue is compounded by the lack of adequate training for *Shari'ah* court judges in modern legal principles and human rights standards (Umar, 2001).

Challenges and Opportunities for Reform

Shari'ah Courts and Economic Development in Nigeria: Potential and Challenges

Shari'ah courts in Nigeria possess the capacity to stimulate economic growth, particularly through the facilitation of Islamic finance and the promotion of entrepreneurship (Kamali, 2008, p. 160). This section explores the intricate relationship between Shari'ah courts and economic development within the Nigerian context.





Islamic Finance and the Role of Shari'ah Courts

Shari'ah courts can play a pivotal role in fostering the growth of Islamic finance, notably in banking and investment sectors (Ostien, 2007, p. 35). Islamic finance, with its emphasis on ethical and equitable financial practices, holds significant potential to provide alternative financial services to Nigeria's Muslim population and contribute to broader economic development (Kamali, 2008, p. 162). This includes facilitating sukuk (Islamic bonds), murabaha (cost-plus financing), and other Shari'ah-compliant financial instruments. The establishment of clear Shari'ah-compliant legal frameworks within these courts would provide greater certainty for investors. Furthermore, the Central Bank of Nigeria has been working to integrate Islamic finance into the national financial system, underscoring its growing importance (CBN, 2013).

Entrepreneurship and Shari'ah Court Facilitation

Shari'ah courts can also stimulate entrepreneurship, particularly among small and medium-sized enterprises (SMEs) (An-Na'im, 2008). By providing a reliable legal framework for resolving commercial disputes and promoting fair business practices, these courts can create a more conducive environment for entrepreneurial activity (Kamali, 2008). For instance, the enforcement of Shari'ah-compliant contracts and the resolution of partnership disputes can contribute to business stability. The implementation of waqf (charitable endowment) structures could also play a role in supporting social entrepreneurship and community development.

Challenges and Opportunities for Economic Development

Despite the potential benefits of *Shari'ah* courts in driving economic development, several challenges must be addressed (Ostien, 2007, p. 40). These include the need for enhanced transparency and accountability, as well as the development of more efficient and effective dispute resolution mechanisms (Kamali, 2008, p. 168). The lack of standardised legal procedures and the potential for inconsistent interpretations of *Shari'ah* law can create uncertainty for businesses and investors. Furthermore, the integration of *Shari'ah* court decisions with the broader Nigerian legal system remains a complex issue. Capacity building for Shari'ah court judges in modern commercial law and Islamic finance principles is also crucial.

Indeed, *Shari'ah* courts in Nigeria possess a significant potential to contribute to economic development, particularly through the promotion of Islamic finance and entrepreneurship. However, realising this potential requires addressing key challenges, including enhancing transparency, accountability, and dispute resolution mechanisms. By effectively addressing these challenges, *Shari'ah* courts can play a more substantial role in fostering sustainable economic growth in Nigeria.

Conclusion

The incorporation of *Shari'ah* law within Nigeria's legal framework has sparked considerable discussion and disagreement. Although *Shari'ah* courts in Nigeria hold promise for fostering economic advancement and social equity, they grapple with significant obstacles, notably the imperative for heightened transparency and accountability. This analysis has explored the nexus between *Shari'ah* law, human rights, and economic development in Nigeria. The investigation has underscored the potential advantages of *Shari'ah* courts in stimulating economic growth, particularly through the facilitation of Islamic finance and entrepreneurial ventures. Nevertheless, the study has also identified critical challenges that necessitate resolution, including the urgent need for improved transparency and accountability.

Recommendations

Based on the findings of this research, the following recommendations are presented:

- 1. *Shari'ah* courts in Nigeria should be established as independent entities, shielded from political intervention and undue influence.
- 2. Judges and personnel of *Shari'ah* courts in Nigeria should undergo comprehensive training and capacity-building programmes focusing on human rights, Islamic jurisprudence, and judicial ethics.
- 3. *Shari'ah* courts in Nigeria should prioritise transparency and accountability, especially in their dispute resolution and decision-making procedures.
- 4. *Shari'ah* courts in Nigeria should ensure the rigorous protection of human rights, particularly concerning women's rights, freedom of expression, and the right to a just and equitable trial.
- 5. Shari'ah courts in Nigeria should actively promote Islamic finance and entrepreneurial activities, with a specific focus on supporting small and medium-sized enterprises (SMEs).

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