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Research Article

The Role of Islamic Commercial Laws in Addressing Unethical Practices in Northern Nigerian Markets

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Abstract. This study investigated the role of Islamic Commercial Laws (ICL) in addressing unethical practices in Northern Nigerian markets, with the main objective of assessing the extent to which ICL principles can promote ethical business conduct and reduce fraudulent activities such as price manipulation, usury, and the sale of substandard goods. The research was carried out in selected markets across Kano, Gumel, Hadejia, Daura, and Katsina, which are notable commercial hubs within Northern Nigeria. The subjects of the study included market traders, consumers, Islamic scholars, and representatives of Islamic financial institutions. A total sample of 100 participants was used for the quantitative aspect, while 10 individuals were selected for in-depth interviews. The sample was selected through a combination of purposive and stratified random sampling to ensure representation across stakeholder groups. The study was guided by structured research questions aimed at identifying the prevalence of unethical practices, the level of awareness of ICL among market participants, and the challenges of enforcement. Data were collected using a combination of structured questionnaires, semi-structured interviews, direct market observations, and document reviews. Quantitative data were

analyzed using descriptive statistics such as frequency counts, percentages, and mean scores, while qualitative data were thematically analyzed and interpreted in line with the research objectives. The findings revealed widespread unethical behaviors in the markets, including inflated pricing, exploitation in informal credit systems, and a general lack of transparency. Challenges identified included lack of education, weak enforcement structures, and limited access to Islamic financial institutions. Based on these findings, the study recommended extensive public sensitization on ICL principles, integration of ICL into market regulation frameworks, expansion of Islamic microfinance services, and collaboration between religious authorities, market leaders, and government agencies to promote ethical trade. The study concludes that while ICL provides a robust ethical framework, its practical impact depends on education, institutional support, and active enforcement.

Keywords: Islamic Commercial Laws, Unethical Market Practices, Northern Nigeria, Market Regulation, Riba, Gharar, Maysir, Islamic Finance, Trader Awareness, Ethical Business, Shariah Compliance, Informal Markets, Market Ethics, Islamic Economic Principles

INTRODUCTION

The commercial environment of Northern Nigeria is deeply interwoven with Islamic traditions, reflecting the socio-religious fabric of the region, where a predominantly Muslim population conducts business within the framework of Sharia principles. Despite the availability of Islamic Commercial Laws (ICL), designed to uphold justice, fairness, and transparency in trade, market spaces across the region remain vulnerable to unethical practices such as price manipulation, fraud, and exploitation. These practices undermine consumer trust, distort market efficiency, and challenge the ethical foundations of commerce.

Islamic Commercial Laws, rooted in primary sources such as the Qur'an and Hadith, and developed through centuries of Islamic jurisprudence (*fiqh*), are structured to eliminate exploitative transactions. Prohibitions against *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling) form critical pillars of Islamic commercial ethics, aiming to protect both parties in a transaction from injustice. However, the disjunction between these ethical prescriptions and their practical implementation in Northern Nigerian markets suggests a systemic lapse in awareness, enforcement, and institutional integration.

Empirical evidence points to a troubling persistence of unethical practices despite the theoretical presence of ICL. Factors such as low literacy in Islamic jurisprudence among traders, the dominance of informal market systems, limited Sharia-compliant financial institutions, and weak regulatory mechanisms contribute to the ineffectiveness of these laws in curbing unethical conduct. In markets such as Kano, Gumel, Hadejia, and Daura—key economic centers in Northern Nigeria—informal credit systems and unregulated trading often foster conditions conducive to exploitation and fraud.

This study interrogates the functional relevance of Islamic Commercial Laws in Northern Nigerian marketplaces, assessing their potential as instruments for ethical reform and sustainable economic development. Specifically, it explores the nature and prevalence of unethical practices, the level of awareness among market participants, and the operational challenges in integrating ICL within Nigeria's

broader legal and commercial systems. Furthermore, it examines the potential of Islamic financial institutions to serve as vehicles for promoting Sharia-compliant trade ethics and curbing exploitative market behavior. Ultimately, the research seeks to propose actionable strategies to strengthen the role of Islamic Commercial Laws in fostering an equitable and just commercial landscape in the region.

Research Objectives

- To examine common unethical practices in Northern Nigerian markets and their impact on trade ethics.
- To assess the awareness and understanding of Islamic Commercial Laws among market participants.
- To evaluate the challenges and opportunities in implementing Islamic Commercial Laws for ethical market regulation.

Research Questions

- What unethical practices are prevalent in Northern Nigerian markets, and how do they affect business integrity?
- How aware are traders and consumers of Islamic Commercial Laws and their ethical guidelines?
- What challenges hinder the effective implementation of Islamic Commercial Laws, and how can they be addressed?

Empirical Studies

Mamman (2012) investigates unethical practices in Northern Nigerian markets, such as price inflation, fraud, and the sale of substandard goods, concluding that weak enforcement of Islamic laws contributes to their persistence. His work emphasized the need to apply Islamic legal principles to market regulation. This aligns strongly with the current study, which not only confirms the persistence of these unethical behaviors but also expands Mamman's findings by incorporating direct observations, interviews, and questionnaire responses to assess awareness and practical application of ICL in markets such as Kano, Gumel, and Daura.

Aliyu (2017) conducted an empirical case study in Kano State, revealing low awareness of Islamic Commercial Law (ICL) among traders and highlighting enforcement difficulties due to weak institutional frameworks. His study supports the current research, which similarly finds that most traders lack knowledge of critical ICL principles like *riba* and *gharar*. However, the current study extends this by including multiple Northern states and exploring the role of Islamic financial institutions and scholars as potential bridges to awareness and implementation.

Musa (2015) focusing on informal lending practices, Musa documented exploitative interest rates in rural markets and concluded that unethical financial behavior persists due to limited access to Sharia-compliant financial services. This finding complements the present study, which also uncovers usurious lending and a lack of Islamic microfinance options. However, while Musa's study is financial-

specific, the current study provides a broader analysis by including other market malpractices (e.g., fraud and deception) and linking them to Islamic ethical teachings.

Mohammed (2016) examined Islamic finance's role in Northern Nigeria's economic development and found low awareness and poor accessibility of Sharia-compliant products. This is consistent with the current study's observation of underutilized Islamic banks in local markets. Mohammed's work, however, was more focused on financial institutions, whereas the current study draws connections between finance, trader behavior, and ethical reform, offering a more comprehensive market-based perspective.

Yusuf (2008) explored the implementation of Sharia law in Northern Nigeria, finding that while personal and criminal laws had seen some success, commercial law was largely neglected. This finding parallels the current study's conclusion that ICL is often respected in theory but rarely enforced in practice. The present study goes further by providing primary data from traders, consumers, and scholars to understand why this enforcement gap persists and what can be done to bridge it.

Abdurrahman & Sulaiman (2014) study focused on how Islamic ethics could help curb corruption and business malpractices in Nigeria. Using qualitative interviews with religious scholars and professionals, the authors emphasized the importance of moral education and ethical preaching. The current study builds on these insights by recommending that ICL education be integrated into market training, school curricula, and Friday sermons, thereby operationalizing Abdurrahman and Sulaiman's conceptual recommendations.

Dauda (2019) proposed practical legal frameworks for integrating Islamic law into Nigerian market regulations, emphasizing stakeholder engagement and dual enforcement. While his study was largely legal-structural, the current research complements it by offering field-based empirical evidence of how market realities (e.g., weak unions, lack of signage, unethical lending) limit ICL's effectiveness. Together, both studies underscore the need for institutional reforms supported by community-level awareness campaigns.

Sanusi (2011) examined policy challenges in growing Islamic finance in Nigeria and identified low investment, unclear regulations, and weak public trust. While his focus was national and policy-driven, the current study confirms his concerns at the grassroots level—where traders remain unaware of Islamic financial options or distrust them. The study advances Sanusi's insights by highlighting how these macro-level challenges manifest in day-to-day market activities and calls for stronger community-finance linkages.

METHODOLOGY

This study adopts a mixed-methods approach combining both qualitative and quantitative data collection. The research is conducted in key commercial centers in Northern Nigeria, including Kano, Daura, Katsina, Gumel, and Hadejia. Data is gathered through structured questionnaires administered to traders and consumers, semi-structured interviews with Islamic scholars and financial institution representatives, and field observations in selected markets. Additionally, relevant Islamic legal texts and previous studies are reviewed. Quantitative data is analyzed

using descriptive statistics, while qualitative data is examined through thematic content analysis to identify patterns, challenges, and insights related to the application of Islamic Commercial Laws in regulating unethical market practices.

The study employed a multi-method sampling strategy to select participants for the questionnaire, interview, and observation checklist components. For the questionnaire, a total of 100 respondents—comprising traders, consumers, and Islamic financial stakeholders—were selected across five key commercial towns: Kano, Gumel, Hadejia, Daura, and Katsina. A multi-stage sampling technique was adopted, beginning with purposive sampling to identify locations where Islamic commercial influence is prominent. Stratified sampling was then used to categorize respondents into traders and consumers, followed by simple random sampling within each stratum to select individuals. For the semi-structured interviews, 10 participants—consisting of 4 Islamic scholars, 3 market leaders, and 3 Islamic financial institution representatives—were selected using purposive sampling based on their expertise and active involvement in trade, religious legal discourse, or financial services. Their selection aimed to provide in-depth insights into the challenges and opportunities related to enforcing Islamic Commercial Laws. The observation checklist was applied in 50 market stalls (10 per location), which were chosen through systematic sampling by observing every fifth stall in selected market areas. This allowed the researcher to assess ethical practices, compliance with Islamic norms, and general market behavior objectively. The combination of these sampling strategies ensured a balanced and comprehensive representation of the diverse stakeholders involved in the commercial ecosystem of Northern Nigeria.

Data Analysis, Interpretation, and Discussion

Section A: Demographic Information

Variable	Category	Frequency	Percentage (%)
Gender	Male	70	70%
	Female	30	30%
Occupation	Trader	60	60%
	Consumer	30	30%
	Scholar/Finance Staff	10	10%
Education Level	No formal education	20	20%
	Primary	25	25%
	Secondary	35	35%
	Tertiary	20	20%

The majority of the respondents are male (70%) and traders (60%), which aligns with the structure of Northern Nigerian markets where men predominantly engage in business activities. A notable 20% of respondents have no formal education, and a combined 45% only have up to primary or secondary education, indicating a possible gap in access to formal Islamic legal education—likely affecting awareness of Islamic Commercial Laws.

Section B: Awareness of Islamic Commercial Laws

Item	Yes	No
Awareness of ICL	52	48
Familiarity with key concepts (multiple selections)		
- Riba	60	40
- Gharar	30	70
- Maysir	25	75
- Halal/Haram	80	20

Slightly more than half (52%) of respondents claim awareness of Islamic Commercial Laws. However, deeper familiarity is uneven—while 60% recognize *riba*, less than one-third know *gharar* or *maysir*. This suggests superficial awareness with limited understanding of specific Islamic commercial principles. The high familiarity with *halal/haram* shows that moral labels are more understood than technical legal constructs.

Section C: Experience with Unethical Practices

Practice Encountered	Frequency	Percentage (%)
Price manipulation	70	70%
Selling substandard goods	62	62%
Dishonest weights and measures	45	45%
Usury/high interest on informal loans	38	38%
Never witnessed unethical practices	5	5%

There is a high incidence of unethical practices reported. Price manipulation (70%) and sale of substandard goods (62%) are widespread. Nearly half have observed dishonest weighing practices, while 38% reported exploitative lending. This supports literature (e.g., Mamman, 2012; Musa, 2015) that highlights the pervasiveness of unethical behavior in Northern Nigerian markets, often tied to informal systems lacking regulation or ethical orientation.

Section D: Perceptions and Enforcement

Question	Yes	No	Not Sure
Do unethical practices contradict Islamic teachings?	85	5	10
Is ICL effective in controlling unethical practices?	28	42	30
Should ICL be formally integrated into market regulation?	77	10	13
Identified Challenges (multiple selections)	Frequency		
Lack of awareness	68		
Poor enforcement	52		
Informal market structure	60		
Weak government support	45		

A significant majority (85%) agree that unethical practices violate Islamic teachings, yet only 28% believe that Islamic Commercial Laws are currently effective in curbing such behavior. Respondents largely support the formal integration of ICL into market regulations (77%). The main barriers identified are lack of awareness, poor enforcement, and informal trading systems. These findings align with Yusuf (2008) and Aliyu (2017), who observed that structural and educational deficits inhibit the application of ICL.

The analysis confirms a wide gap between Islamic ethical trading principles and actual market behavior in Northern Nigeria. Although basic awareness of Islamic Commercial Laws exists among traders and consumers, detailed knowledge of key legal principles remains limited. Unethical practices are prevalent and entrenched in the informal trading culture, exacerbated by inadequate enforcement and low education levels. The results point to the need for:

- **Enhanced trader education programs** on Islamic business ethics.
- **Stronger legal frameworks** to integrate ICL with Nigerian market laws.
- **Collaboration with Islamic scholars and financial institutions** to promote Sharia-compliant financing and fair business practices.

Data Analysis of Semi-Structured Interview

The interviews were transcribed, coded, and analyzed using **thematic analysis**, which helped identify recurring patterns and insights across the following thematic areas:

Theme 1: Understanding of Islamic Commercial Laws (ICL)

- Most interviewees demonstrated a strong theoretical understanding of *riba*, *gharar*, and *maysir*.
- All Islamic scholars highlighted the moral and legal implications of engaging in unethical trade.
- Market leaders were aware of ICL but admitted that most traders lacked detailed knowledge.
- Financial institution staff emphasized their role in promoting Sharia-compliant practices.

The respondents agreed on the significance of ICL in maintaining market integrity. However, they also acknowledged a **disconnect between knowledge and practice**, especially among everyday traders. This reflects previous studies (Aliyu, 2017) indicating that theoretical knowledge exists primarily within religious institutions, but **practical application** remains weak in commercial settings.

Theme 2: Prevalence of Unethical Practices

- All market leaders identified price inflation, deceptive packaging, and substandard goods as common problems.
- Financial officers confirmed that informal loans with high-interest rates are widespread.
- Scholars attributed these issues to ignorance and lack of fear of Allah in business dealings.

The widespread nature of unethical practices is **not due to the absence of Islamic guidance**, but rather **a failure to internalize and enforce it**. These views echo Mamman (2012) and Musa (2015), who observed the persistence of unethical conduct due to limited ethical oversight in informal markets.

Theme 3: Enforcement of Islamic Commercial Laws

- Respondents unanimously agreed that ICL is **not formally enforced** in most Northern Nigerian markets.
- Scholars lamented the weak role of Hisbah boards and lack of synergy with government enforcement bodies.
- Market leaders admitted that enforcement is usually reactive and dependent on personal relationships or market unions.

These responses highlight a **regulatory vacuum**, where ICL is respected as religious doctrine but rarely enforced as binding commercial law. The limited enforcement aligns with Yusuf (2008), who noted that Sharia implementation in commercial matters lags behind its use in family and criminal law.

Theme 4: Role of Islamic Financial Institutions

- Islamic financial staff reported efforts to offer *mudarabah* and *musharakah* products but cited low public awareness.
- All respondents noted the **limited reach and access** of Islamic finance institutions, especially in rural markets.
- There was concern that conventional banks are preferred due to speed and convenience despite their non-compliance.

Islamic finance is viewed as a for ethical market reform but faces barriers in **penetration, trust, and awareness**. This finding supports Kamali (2002) and Mohammed (2016), who emphasized the untapped potential of Islamic finance in reducing reliance on exploitative credit systems.

There is a **consensus on the need for multi-stakeholder intervention**, including government, religious bodies, educational institutions, and financial sectors. These findings suggest a comprehensive reform agenda is necessary to bridge the theory–practice divide in ICL enforcement. The interviews offer qualitative depth to the survey results, confirming that while the ethical framework provided by Islamic Commercial Laws is well-established, its practical enforcement and trader awareness are insufficient. Scholars, market authorities, and financial representatives agree on the need to revive Islamic trade ethics through:

- Education and training
- Formal enforcement mechanisms
- Increased public access to Islamic financial services
- Community-level advocacy and sermons

These findings collectively support the study's hypothesis that ICL has the potential to address unethical practices in Northern Nigerian markets if properly understood, institutionalized, and enforced.

Data Analysis of the Observation Checklist

Section A: General Market Environment

Observation Item	Yes	No	% Yes	Interpretation
Market organized and regulated	18	32	36%	Poor structure and low formal regulation.
Signboards promoting ethical conduct	10	40	20%	Ethical guidelines are not visually promoted.
Religious leaders/structures near the market	35	15	70%	Strong religious presence, but weak market application.
Existence of active market unions	30	20	60%	Some organizational leadership exists.
Islamic banking booths nearby	12	38	24%	Very limited access to Islamic financial services.

Most markets lacked visible signs of regulation and ethical awareness campaigns. While the proximity of religious institutions was high (70%), this did not translate into formal monitoring or behavioral change. The limited presence of Islamic financial services (24%) suggests an underutilization of faith-based financial alternatives that could reinforce ethical transactions.

Section B: Trading Practices

Observation Item	Yes	No	% Yes	Interpretation
Use of accurate weights/measures	28	22	56%	Slightly above average use of fair measurement.
Visible pricing of goods	15	35	30%	Lack of price transparency.
Quality of goods appears standard	25	25	50%	Goods quality inconsistent across markets.
Respectful buyer-seller interactions	40	10	80%	Positive interpersonal conduct is widely observed.
Transparent labeling of goods	12	38	24%	Labeling and disclosure are poor.

Despite good social interactions between traders and buyers (80%), unethical elements such as lack of price display (70% non-compliance) and poor product labeling (76%) dominate. This gap indicates a **superficial moral culture without deeper ethical enforcement** aligned with Islamic standards.

Section C: Observed Unethical Practices

Observation Item	Yes	No	% Yes	Interpretation
Price inflation	38	12	76%	Widespread manipulation of pricing.
Sale of expired/fake/substandard goods	30	20	60%	Unethical goods trade common.

Deceptive product packaging	32	18	64%	Misleading information often present.
Usurious lending observed	20	30	40%	Informal exploitative credit exists.
Buyer–seller disputes	15	35	30%	Moderate levels of conflict.

Unethical practices such as price inflation (76%) and deceptive packaging (64%) were widely observed, confirming findings from the questionnaire and interviews. The visibility of these unethical actions, even under observation, shows how normalized such behaviors have become. This erodes Islamic commercial values, which stress honesty and fairness.

Section D: Compliance with Islamic Ethics

Observation Item	Yes	No	% Yes	Interpretation
Traders referenced Islamic values in discussions	12	38	24%	Rare linkage between faith and practice.
Presence of ethical signage (e.g., “No cheating”)	8	42	16%	Little public promotion of ethics.
Market paused for prayer times	42	8	84%	Strong religious observance in timing.
Evidence of ethical conflict resolution mechanisms	18	32	36%	Few formal structures for dispute settlement.
Involvement of scholars in business-related advice	14	36	28%	Religious guidance in trade is underused.

While prayer observance is high (84%), ethical signage, conflict resolution systems, and religious consultation in business are weak. This indicates that religion is practiced ritually but rarely translated into daily commerce ethics, reinforcing the need for structured ICL implementation. The checklist analysis reveals a serious ethical deficit in market practices, despite the presence of religious institutions and personal religiosity. Key findings include:

- Low price transparency and product authenticity
- Widespread unethical behaviors (**inflated prices, fake goods**)
- Weak public promotion of Islamic commercial ethics
- Minimal enforcement mechanisms

These findings validate the hypothesis that although **Islamic Commercial Laws offer a sound ethical framework**, their **practical application is minimal** in Northern Nigerian markets. The observed markets reflect a strong religious environment but **weak ethical integration into commercial behavior**. Bridging this gap requires:

- Trader education on ICL
- Visible promotion of ethics in markets
- Active involvement of religious and market authorities
- Regulatory reforms to formalize Islamic ethical standards

Summary of Findings

This study investigated the role of Islamic Commercial Laws (ICL) in addressing unethical practices in Northern Nigerian markets, using a combination of surveys, interviews, observations, and document reviews. The following key findings emerged:

- Unethical market behaviors such as price manipulation, selling substandard or fake goods, fraud, deceptive packaging, and exploitative informal lending systems are widespread across Northern Nigerian markets. These practices negatively affect consumer trust, market integrity, and economic fairness.
- Although over half of the questionnaire respondents had heard of Islamic Commercial Laws, only a small percentage demonstrated a deeper understanding of its core principles such as *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). This lack of knowledge is more pronounced among traders with little or no formal education.
- Findings from interviews and observations show that ICL is not actively enforced in most markets. There is a significant gap between religious teachings and regulatory mechanisms, as market operations are largely informal and lack oversight from Islamic or governmental bodies.
- While religious rituals such as pausing market activities during prayer times are commonly observed, there is minimal alignment between Islamic ethics and actual trade practices. Ethical signposts, dispute resolution systems, and visible enforcement of commercial rules are rarely present.
- Islamic financial institutions, which could offer Sharia-compliant alternatives to exploitative credit systems, are limited in number and poorly accessed by traders. Public awareness of Islamic finance options remains low, especially in rural and informal market settings.
- Interviewees, including Islamic scholars, market leaders, and financial institution staff, expressed strong support for reforming the system. Recommendations included trader education, integration of ICL into market regulation, and stronger collaboration between religious and regulatory authorities.
- Across data sources, there is a consensus that ICL has the potential to address unethical practices but requires structured implementation. This includes policy reform, public sensitization, formal inclusion of Islamic finance, and community-level ethics promotion.

These findings confirm that while Islamic Commercial Laws provide a comprehensive ethical framework for trade, their impact is undermined by low awareness, weak enforcement, and limited institutional integration. Bridging the gap between Islamic principles and market practices is critical for fostering ethical, fair, and sustainable commerce in Northern Nigeria.

Recommendations

Based on the findings of this study, the following recommendations are proposed to enhance the role of Islamic Commercial Laws (ICL) in curbing unethical practices in Northern Nigerian markets:

- Government agencies, Islamic scholars, and community leaders should collaborate to organize sensitization programs, workshops, and radio/TV outreach to educate traders and consumers on the principles and benefits of Islamic Commercial Laws. Key concepts such as *riba*, *gharar*, *maysir*, and *halal* trade should be simplified and widely disseminated.
- Policymakers should work toward formally integrating ICL principles into the local and state-level regulatory frameworks governing market operations. This can be done by amending market codes of conduct to align with Islamic ethical standards and ensuring their enforceability through market unions and Sharia-compliant councils.
- Functional and empowered market monitoring units (e.g., Hisbah boards or ethics taskforces) should be established or reinforced to monitor trade behaviors, resolve disputes, and enforce compliance with Islamic commercial ethics. These bodies should work in partnership with traditional market authorities and law enforcement.
- Islamic financial institutions should expand their reach, especially in informal market areas, by establishing microfinance branches that provide Sharia-compliant loan products (e.g., *mudarabah*, *musharakah*). Government incentives and partnerships can help Islamic banks lower access barriers for small-scale traders.
- Markets should display visible signboards with Qur'anic verses and Hadiths promoting honesty, fairness, and justice in trade. Traders should also be encouraged to participate in ethical declaration campaigns to reinforce commitment to Islamic business standards.
- Islamic Commercial Laws and business ethics should be introduced into Islamic schools (*madāris*), secondary school business studies, and vocational training programs to build long-term understanding and ethical culture from an early age.
- Community leaders and market unions should establish internal mechanisms where unethical conduct can be reported and addressed amicably. Peer accountability, when properly structured, can serve as a moral check in the absence of formal enforcement.
- Imams and Islamic scholars should be encouraged to incorporate trade ethics and Islamic commercial values into *khutbahs* (Friday sermons) and public lectures to reinforce ethical behavior among market participants.
- Future studies should explore specific case studies of successful ICL enforcement, the impact of Islamic microfinance on ethics, and the role of digital platforms in promoting Sharia-compliant trade. This would help refine policies and strategies.

These recommendations, if effectively implemented, will bridge the gap between Islamic commercial principles and daily market practice, leading to a more just, transparent, and faith-aligned economic environment in Northern Nigeria.

CONCLUSION

This study examined the role of Islamic Commercial Laws (ICL) in addressing unethical practices in Northern Nigerian markets. Despite the rich ethical framework provided by Islamic teachings—emphasizing honesty, fairness, and the prohibition of exploitative practices such as *riba*, *gharar*, and *maysir*—the practical implementation of these laws remains weak. The findings revealed that unethical behaviors such as price manipulation, fraudulent transactions, and the sale of substandard goods are widespread, largely due to poor awareness, lack of formal regulation, and minimal enforcement of ICL principles.

While many traders and consumers demonstrate strong religious affiliation, their understanding and application of Islamic commercial ethics in business dealings are limited. Additionally, the study found that Islamic financial institutions are underutilized, and market regulations rarely incorporate Sharia-compliant standards in any formal or enforceable way. However, there is significant interest among scholars, market leaders, and financial practitioners in promoting ethical reform through the integration of ICL into existing systems.

Therefore, the study concludes that Islamic Commercial Laws hold strong potential for reforming unethical trade practices in Northern Nigeria, but their effectiveness depends on structured implementation, institutional support, public awareness, and the active involvement of all stakeholders—including religious authorities, government agencies, financial institutions, and market communities. A collective effort is required to translate these Islamic ethical principles from theory into practice, creating a fairer, more transparent, and morally upright marketplace.

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