

ISLAMIC BUSINESS ETHICS AND INFORMAL ISLAMIC EDUCATION AMONG MUSLIM ENTREPRENEURS IN ILORIN EMIRATE

Rasheed Olalekan AZEEZ¹, Sa'ad Bello YUSUF²

¹Department of Islamic Studies, Faculty of Humanities and Social Sciences, Al-Hikmah University, Ilorin,
Nigeria

²Department of Islamic Studies, Faculty of Humanities and Social Sciences, Al-Hikmah University, Ilorin,
Nigeria

Corresponding Email: Email address: orazeez1955@gmail.com

ABSTRACT

This study examines the intersection of Islamic business ethics and informal Islamic education within the entrepreneurial culture of Ilorin Emirate, a historically significant centre of Islamic scholarship and commerce. It aims to analyse how core Islamic ethical principles—particularly trustworthiness (amānah), truthfulness (ṣidq), and justice (‘adl)—are embodied in the business practices of Muslim entrepreneurs and how these practices function as mechanisms of informal Islamic education. Adopting a qualitative documentary research design, the study relies on secondary data drawn from classical Islamic texts, contemporary academic literature, and socio-historical documentation on Ilorin’s marketplace traditions. Qualitative content analysis reveals that ethical business conduct operates as a lived pedagogical process through role-modelling, apprenticeship, daily interactions, and communal accountability. These mechanisms enable the internalisation and transmission of Islamic moral values beyond formal educational institutions. The findings demonstrate that the marketplace functions as an informal educational environment that contributes to moral formation, community cohesion, and sustainable ethical behaviour. The study contributes to Islamic education studies by conceptualising entrepreneurship as an underexplored but significant site of informal Islamic learning, thereby expanding the scope of Islamic education beyond schools and madrasahs to include everyday economic life.

Keywords: Islamic Business Ethics, Informal Islamic Education, Muslim Entrepreneurs, Apprenticeship Learning

Article Information:

Received Date: January 18th, 2026

Revised Date: February 13th, 2026

Accepted Date: April 8th, 2026

INTRODUCTION

Ilorin Emirate occupies a distinctive position in Nigeria's religious and socio-economic history as a city where Islamic scholarship, commerce, and communal life have long been intertwined. Historically recognised as a centre of Islamic learning and trade, Ilorin's markets have functioned not only as economic spaces but also as arenas shaped by religious norms, moral expectations, and communal accountability (Oseni, 2022). Within this context, Muslim entrepreneurship is commonly understood as more than a means of livelihood; it is embedded in religious consciousness, where commercial activities are closely linked to ethical responsibility and spiritual accountability. For many Muslim entrepreneurs, trade is regarded as a form of worship ('ibādah), and adherence to ethical principles is viewed as an essential aspect of religious practice rather than a supplementary concern (Aleiro & Sokoto, 2016).

A substantial body of literature has examined Islamic business ethics and their influence on entrepreneurial behaviour. Scholars consistently emphasise that Islamic ethical values—such as trustworthiness (*amānah*), truthfulness (*ṣidq*), justice (*'adl*), and social responsibility—constitute the moral foundation of Islamic economic life (Maishanu & Dutsin-ma, 2012; Rangkuti, 2023). Empirical studies in Nigeria further demonstrate how these values shape business practices among Muslim entrepreneurs. For example, research conducted in Kano metropolis shows that institutional and organisational factors significantly affect adherence to Islamic ethical norms in business (Sulaiman et al., 2020), while studies on Islamic financial institutions highlight challenges related to ethical orientation and supervision (Shabbir, 2022). At the local level, Bello (2019) documents how traditional market practices in Ilorin reflect enduring norms of trust, credit, and communal responsibility that resonate strongly with Islamic economic ethics. Beyond Nigeria, broader scholarship on Islamic entrepreneurship and social responsibility underscores the role of ethics in promoting sustainable and socially beneficial business practices (Abuabdin & Junaidu, 2024; Purnomo & Hidayati, 2025).

Despite the richness of this literature, existing studies largely approach Islamic business ethics from economic, legal, or organisational perspectives. Much less attention has been paid to the educational implications of ethical business practices, particularly in informal and community-based contexts. Specifically, there is a notable gap in research that examines how Muslim entrepreneurs, through their everyday commercial activities, contribute to the transmission of Islamic values and moral norms outside formal educational institutions. In the context of Ilorin Emirate, no sustained study has explicitly framed routine business practices—such as apprenticeship, daily transactions, mentorship, and communal accountability—as processes of informal Islamic education through which ethical dispositions and religious understanding are learned and internalised. This study addresses this gap by bringing Islamic education into dialogue with Islamic entrepreneurship. Its novelty lies in conceptualising Muslim entrepreneurs not only as economic actors guided by ethical norms, but also as informal educators whose conduct in the marketplace functions pedagogically. By reframing the marketplace as a site of informal Islamic learning, the study extends Islamic education studies beyond schools, madrasahs, and formal curricula to include everyday economic life as a meaningful space of moral and religious formation. In doing so, it contributes a context-sensitive perspective that is largely absent from existing Nigerian and African scholarship on Islamic education.

The primary objective of this study is to examine how Islamic business ethics practiced by Muslim entrepreneurs in Ilorin Emirate function as a framework for informal Islamic education. Specifically, the study seeks to:

1. identify the core Islamic ethical values manifested in the business practices of Muslim entrepreneurs in Ilorin Emirate.
2. explore how these values are internalised by entrepreneurs and learned by others within their social networks, including apprentices, employees, and customers;
3. examine the mechanisms through which everyday business activities operate as informal pedagogical processes; and

4. assess the implications of such informal ethical learning for broader Islamic educational goals, including moral formation, community cohesion, and sustainable economic behaviour.

RESEARCH METHODS

Design

This study employed a qualitative documentary research design, which focused on written documents as its primary source of data. The approach did not involve human participants. The data gathered from these documents was used to examine the role of Islamic business ethics in informal Islamic education within the entrepreneurial context of Ilorin Emirate.

Data Sources

The data for this research were drawn from three main categories of documents: **Normative Sources:** These included Qur'anic verses related to trade, justice, honesty, and moral conduct; Prophetic traditions (ḥadīth) about ethical business behavior; and classical works on commercial jurisprudence (fiqh al-mu'āmalāt) by recognized scholars like Al-Ghazālī, Ibn Taymiyyah, Ibn Kathīr, Al-Māwardī, and Al-Shaybānī. **Secondary Analytical Sources:** These included peer-reviewed journal articles, academic books, dissertations, and conference papers focusing on Islamic business ethics, informal Islamic education, apprenticeship learning, and Islamic entrepreneurship. **Local Contextual Evidence:** This encompassed historical accounts of Ilorin Emirate, ethnographic studies of its market practices, and socio-cultural studies on Muslim trader associations.

Search Strategy

The documents were retrieved from systematic searches across academic databases and repositories, including Google Scholar, JSTOR, ResearchGate, Semantic Scholar, and institutional libraries. Keywords such as "Islamic business ethics," "informal Islamic education," "apprenticeship learning," "Muslim entrepreneurs," and "Ilorin Emirate" were used to locate relevant materials.

Inclusion/Exclusion

Inclusion criteria for the documents included relevance to Islamic ethics, Islamic education, or Muslim entrepreneurial practices. Only scholarly, peer-reviewed, or widely recognized academic sources were included, ensuring conceptual, historical, or analytical contributions to the study. Materials that were not academically credible or lacked direct relevance were excluded.

The **corpus table** with the relevant values:

Corpus Table for Documentary Content Analysis

Category	Details
Number of Documents	19 documents analyzed
Document Types	- Classical Islamic Texts (e.g., Qur'an, Hadith, Fiqh) - Contemporary Academic Literature (e.g., journal articles, books) - Local Contextual Evidence (e.g., ethnographic studies, historical records on Ilorin Emirate)
Years	- Earliest publication: [2012] - Most recent publication: [2025]
Inclusion Criteria	- Relevance to Islamic business ethics, Islamic education, or Muslim entrepreneurial practice - Scholarly credibility (peer-reviewed sources, recognized academic texts) - Direct relevance to Ilorin Emirate, its market practices, or its entrepreneurial culture
Exclusion Criteria	- Non-academic sources - Sources lacking direct relevance to Islamic business ethics or Ilorin-specific market practices - Opinion-based articles without rigorous evidence or scholarly analysis

This table helps in clarifying your research methodology and further solidifies your paper as a well-structured **documentary content analysis**.

Analysis

Qualitative content analysis was applied to all selected documents. The analysis unfolded in three stages: **Identification of Key Concepts:** Key statements, concepts, and descriptions related to Islamic business ethics and informal learning were identified. **Grouping into Themes:** These elements were grouped into thematic categories such as ethical values, modes of informal learning, apprenticeship practices, and value transmission mechanisms. **Synthesis Across Sources:** The themes were synthesized across classical texts, contemporary scholarship, and local evidence to construct a cohesive explanation of how business ethics function as informal Islamic education.

Trustworthiness

Triangulation across three data categories—normative principles, scholarly interpretations, and local contextual evidence—was used to ensure consistency and validity. This methodological approach helped confirm that the findings were representative and reliable.

Limitations

The study was limited to available documentary materials. Practices that were not documented in these sources may not be fully represented. However, the reliance on a systematic documentary approach ensures a grounded analysis in established texts and scholarly literature, offering a strong conceptual basis for the research.

RESULTS AND DISCUSSION

Research Results

Based on documented sources and prior studies, including classical Islamic texts, contemporary academic literature on Islamic business ethics, research on informal Islamic education, and documentary materials on Ilorin's commercial traditions, the analysis of secondary data produced four major thematic findings aligned with the research aims. Through qualitative content analysis, recurring patterns were identified across normative Islamic sources (Qur'an, Hadith, fiqh), scholarly interpretations, and historical descriptions of Ilorin's marketplace culture. These patterns are presented below.

Core Islamic Ethical Values Reflected in Business Practices

The synthesis of classical Islamic sources, contemporary academic literature, and documentary records of Ilorin's commercial culture reveals that three ethical values—*amānah* (trustworthiness), *ṣidq* (truthfulness), and *ʿadl* (justice)—are consistently recognised as foundational to Islamic business practice. These values appear repeatedly across Qur'anic injunctions, Prophetic traditions, fiqh literature, and ethnographic documentation of Muslim markets and apprenticeship systems. These values form a coherent moral architecture that regulates economic behavior while simultaneously teaching and reinforcing Islamic ethical consciousness within the business environment.

Amānah (Trustworthiness)

The concept of *amānah* emerges in classical Islamic literature as one of the most emphasised virtues in economic relations. Qur'anic verses (e.g., Q.4:58; Q.23:8) describe believers as custodians of trust, and jurists such as Al-Ghazālī,

Ibn Taymiyyah, and Al-Māwardī interpret commercial dealings as arenas in which trustworthiness becomes an act of devotion. This theological framing positions business not merely as a secular activity but as a moral test of one's fidelity to divine commands. Contemporary literature echoes these classical interpretations, highlighting trust as the "moral currency" of Islamic commerce. In West African Muslim trading cultures—including Ilorin—documented records show that merchants historically conducted transactions without written contracts, relying instead on personal integrity and communal reputation. Trade in textiles, livestock, and household commodities often depended on verbal assurances and long-term relationships governed by *amānah*. Ethnographic accounts further note that traders who violated trust faced social sanctions, reputational loss, and exclusion from market associations—demonstrating that *amānah* was simultaneously a religious virtue and a regulatory mechanism embedded within the Ilorin commercial environment.

Ṣidq (Truthfulness)

Ṣidq, or truthfulness, appears in both Qur'anic ethics and Prophetic teachings as a non-negotiable foundation of Muslim economic behavior. The widely transmitted hadith—"The truthful and trustworthy merchant will be with the prophets, the truthful, and the martyrs"—elevates commercial honesty to a spiritual station. Islamic jurisprudence prohibits misrepresentation, false oaths, and deceptive pricing, viewing these actions as violations of both morality and contract. Secondary literature on Ilorin's commercial history consistently describes the city's traders as upholding reputations for plain speech, transparent communication, and accuracy in weighing and measuring commodities—practices directly aligned with Qur'anic warnings against fraud (*al-mutaffifīn*, Q.83:1–3). The emphasis on *ṣidq* in Ilorin's marketplace culture was reinforced through: public disapproval of deceptive negotiation tactics, structured oversight by market elders, and the influence of Islamic scholars who actively participated in trade. Thus, truthfulness in commerce functioned as both a theological mandate and a socially reinforced norm.

ʿAdl (Justice and Fairness)

Justice (*ʿadl*) occupies a central position in Islamic jurisprudence and provides the ethical backbone for fair economic transactions. Classical jurists—such as Ibn al-Qayyim and Al-

Shatibi—argue that the purpose (maqṣad) of Islamic commercial law is to prevent exploitation (ẓulm) and ensure equitable exchanges between buyers and sellers. Documentary studies of Ilorin’s marketplace reveal institutionalised mechanisms for upholding justice. Price-setting committees, dispute-resolution councils, and oversight roles occupied by respected traders or Islamic scholars ensured that market interactions reflected fairness and moderation. These systems served several functions: preventing monopolistic behavior, deterring exploitative pricing, ensuring accurate scales and measures, and mediating conflicts in accordance with Islamic norms. By embedding justice into commercial procedures, Ilorin’s market associations operationalised Islamic legal principles, turning abstract ethical mandates into observable, enforceable practice.

The convergence of evidence across classical Islamic texts, modern scholarly analysis, and documented Ilorin commercial practices demonstrates a clear and stable alignment between Islamic religious ethics and the lived economic behaviors of Ilorin Muslim entrepreneurs. Rather than being theoretical ideals, amānah, ṣidq, and ‘adl appear as practical working values that structured everyday business interactions, shaped communal expectations, and guided moral judgments. This continuity reinforces the central argument of the paper: Islamic business ethics in Ilorin are not merely regulatory principles—they serve as an enduring, culturally embedded framework for informal Islamic education, transmitted through daily transactions, relationships, and institutional arrangements within the marketplace.

Internalisation of Ethics by Entrepreneurs and Learning by Social Networks

The analysis reveals that ethical values are internalised through a combination of religious upbringing, cultural reinforcement, and historically embedded market norms, which in turn shape how others learn these values indirectly. The documentary evidence demonstrates that Islamic ethical values are not only articulated in classical texts but become internalised by Ilorin Muslim entrepreneurs through a complex interplay of religious formation, cultural expectations, and historically embedded market practices. The analysis shows that the transmission of Islamic business ethics occurs not through formal instruction but through embodied experience, social reinforcement, and

continuous observation—mechanisms expressly emphasised in Islamic pedagogical traditions and compatible with Social Learning Theory. The findings below delineate how this process unfolds.

Internalisation of Islamic Ethics by Ilorin Muslim Entrepreneurs

Secondary sources describing Ilorin’s socio-religious structure indicate that most entrepreneurs passed through Qur’anic schooling (makaranta/ile-kewu), where foundational values such as honesty, modesty, humility, and respect for elders were emphasised. Classical Islamic texts instruct that commercial ethics begin with moral education, as seen in al-Ghazālī’s counsel that economic dealings are inseparable from spiritual accountability. This aligns with ethnographic reports that Ilorin traders typically develop their moral compass long before engaging in commerce. Documentary materials emphasise that the Ilorin worldview does not separate material activities from religious obligations. Islamic teachings permeate everyday life in the city, meaning entrepreneurs regard business as an extension of their religious identity. The concept of mu‘āmalāt—which regulates lawful economic behaviour—constitutes a practical theology shaping how merchants perceive profit, risk, fairness, and responsibility. This integration leads entrepreneurs to internalise ethical norms such as: earning lawful income (ḥalāl risq), avoiding harm or exploitation (lā ḍarar wa-lā ḍirār), fulfilling trust (amānah), ensuring fairness (‘adl), and embodying sincerity (ikhlāṣ). Religion thus becomes the internal moral compass that governs economic decision-making. Historical documents on Ilorin’s market associations reveal that traders operate in tightly integrated communal networks. Social standing is highly dependent on moral reputation. Entrepreneurs who are dishonest or manipulative face not only economic consequences but also loss of communal respect, which is deeply feared in honor-based societies. Such communal reinforcement mirrors classical Islamic teachings that reputation (sum‘ah) and trust are spiritual assets. This social environment ensures that ethical norms are internalised not only as religious duties but as essential conditions for community membership and long-term commercial success. Islamic scholars such as Ibn al-Jawzī and Al-Rāghib al-Iṣfahānī write extensively on habit formation (malakah)—the idea that repeated

ethical actions gradually form stable moral dispositions. Secondary literature on Ilorin markets confirms this mechanism: merchants repeatedly engage in practices such as transparent weighing, fair bargaining, timely payment, and truthful communication. Over time, these actions become instinctive and part of their moral identity.

Learning of Ethics by Apprentices, Employees, Customers, and the Community

Documented studies of the Ilorin apprenticeship system (*koyan*) portray it as a long-term relationship that is simultaneously economic and pedagogical. Apprentices spend years observing their masters' behaviors—including prayer routines, negotiation styles, dispute resolution strategies, and customer relations. Apprentices learn ethical values through: observation of their master's conduct, imitation of negotiation and conflict-resolution behavior, correction provided by mentors, and continuous reinforcement by the community. Thus, apprenticeship becomes a key avenue by which Islamic ethics are reproduced. Employees who work in shops or stalls are also exposed to daily enactments of Islamic ethics. Documentary sources report that many businesses in Ilorin begin and pause operations according to prayer times, reinforcing the principle that economic activity must remain subordinate to spiritual obligations. Employees internalise: discipline, punctuality, honesty, respect for customers, and Islamic etiquette (*adab*) in communication. These values are transmitted implicitly rather than through explicit teaching.

Secondary literature on Muslim marketplaces shows that customers learn moral expectations through repeated exposure to consistent patterns of ethical behavior. In Ilorin, customers observe: truthful declarations of product quality, transparent weighing and measuring, fair bargaining rituals, immediate rectification of errors, and public displays of Qur'anic verses and moral reminders. These experiences cultivate communal norms around what "Islamic business conduct" should look like. Historical records document the presence of scholars and respected elders in Ilorin's markets who serve as informal arbiters of disputes. Their role reinforces Islamic jurisprudential principles and provides authoritative interpretations of what constitutes just or permissible economic behavior. In resolving disputes, they model: fairness (*'adl*), mercy (*rahmah*), restorative justice, and

adherence to *fiqh* rules. Their mediation reinforces ethical expectations for everyone involved.

Overall, the internalisation and social transmission of Islamic business ethics occur through interconnected mechanisms: Religious instruction forms individual moral foundations. Cultural frameworks embed Islamic values in everyday life. Market structures reinforce ethical expectations. Apprenticeship relationships provide long-term exposure to role models. Observation and imitation transmit ethics to wider social networks. Community sanctioning ensures compliance and protects moral norms. This constellation of mechanisms demonstrates that Ilorin's entrepreneurial culture operates as a multi-layered moral ecosystem, where Islamic ethics are learned and reproduced through lived experience, not through formal schooling. These findings strongly support the study's central argument that Islamic business ethics function as an informal educational structure, shaping moral identities and guiding economic behavior within Ilorin Emirate.

Business Activities as Pedagogical Mechanisms

A major finding is that business practices—documented in Ilorin and interpreted through Islamic pedagogical frameworks—function as educational activities, even though they are not formally recognised as such. Scholarly literature on Islamic pedagogy—reveals that business activities within Ilorin Emirate do not merely reflect Islamic ethical norms but actively teach and transmit these norms. The marketplace functions as a pedagogical space where learning is embedded in real-life interactions, guided participation, and observable moral conduct. The findings show that business activities become pedagogical through four interrelated mechanisms: ethical role-modeling, mentorship and apprenticeship, ritualised daily interactions, and communal oversight and disciplinary structures. These mechanisms collectively demonstrate that the business environment serves as an informal but effective Islamic educational system.

Ethical Role-Modelling and Demonstration of Islamic Values

Classical Islamic educational theory emphasises *uswah hasanah* (excellent example) as a primary mode of moral transmission. The Prophet Muhammad (SAW) is presented as the supreme model whose daily actions taught the early

Muslim community the meaning of righteousness. Scholars such as Al-Ghazālī, Ibn Miskawayh, and Ibn Khaldūn underscore that ethical conduct is best learned through observation and imitation rather than abstract instruction. Secondary literature on Ilorin’s entrepreneur culture confirms that senior traders embody this pedagogical function. Their behaviours—fair bargaining, truthful communication, rejection of dishonest profit, fulfilment of trust, and avoidance of exploitation—serve as visible demonstrations of Islamic ethics. For apprentices, customers, workers, and other observing community members, these actions function as daily moral lessons, reinforcing Qur’anic injunctions against fraud (Q. 83:1–3), commands for fair dealing (Q. 4:58), and the Prophetic emphasis on honesty and trustworthiness in trade. This aligns directly with Social Learning Theory, which holds that behaviour is learned through observational conditioning, especially when role models are socially respected or religiously esteemed.

Mentorship and Apprenticeship as Vehicles of Moral and Religious Training

The apprenticeship system in Ilorin—documented in ethnographic and socio-economic literature—is a structured mechanism through which Islamic business ethics are passed down. Apprenticeship (*koyan*) is not limited to vocational skills; it is a form of character training: Apprentices shadow mentors during negotiations. They witness prayer breaks integrated into daily schedules. They learn customer etiquette grounded in Islamic *adab*. They observe conflict mediation based on fairness, patience, and compassion. They internalise the importance of lawful earnings (*ḥalāl*). Classical Islamic educational texts describe this type of guided learning as *tarbiyah*, the holistic cultivation of moral and spiritual character, and *ta’dīb*, the discipline of the soul in accordance with proper conduct. The longevity of apprenticeship—often lasting several years—ensures continuous exposure to ethical practice, creating a sustained moral environment in which Islamic values are repeated, reinforced, and eventually internalised.

Ritualised Daily Interactions as Micro-Lessons in Islamic Ethics

Secondary sources documenting Ilorin’s religious culture note that business activities are interwoven with Islamic rituals and etiquette. These micro-practices function as informal lessons: Islamic greetings (“*As-salāmu ‘alaykum*”) reinforce

humility, peace, and social solidarity. Pausing business for prayers demonstrates prioritisation of worship over profit, teaching spiritual discipline. Displaying Qur’anic verses in shops serves as a visual moral reminder. Engaging in charity (*zakāh*, *ṣadaqah*) within business settings socialises apprentices and customers into Islamic practices of generosity. These repeated actions constitute what Islamic pedagogy calls *ta’līm al-ḥāl*—learning that emerges from context, situation, and environment. They show that Islamic education is embedded in daily rhythms, not confined to formal institutions.

Communal Oversight and Corrective Structures as Reinforcement Tools

Ilorin’s market associations and the presence of Islamic scholars among traders historically served as mechanisms of oversight that reinforced ethical business conduct. Documentary studies describe: market elders who mediate disputes according to Islamic principles, communal sanctions for deceitful merchants, collective price-setting to prevent exploitation, and public correction of unethical behaviour. These regulatory mechanisms reflect the Islamic legal commitment to maintaining justice (*‘adl*) and preventing harm (*lā ḍarar wa-lā dirār*). Such communal oversight functions pedagogically in two ways: Direct correction teaches merchants and apprentices what is religiously acceptable. Vicarious learning occurs when community members witness the consequences of ethical and unethical behaviour—mirroring Bandura’s concept of reinforcement. Thus, the entire market ecosystem becomes a system of moral accountability that strengthens learning.

Taken together, the evidence shows that Ilorin’s business environment operates not merely as an economic institution but as a pedagogically active moral space. Islamic business ethics become educational through: the embodiment of Qur’anic values by ethical entrepreneurs, mentorship arrangements that socialise apprentices into Islamic norms, ritualised daily practices that cultivate virtue, and communal structures that reinforce Islamic expectations. These mechanisms align perfectly with the Islamic educational concepts of *ta’dīb*, *tarbiyah*, and *ta’līm*, as well as modern learning theories that emphasise observation, imitation, and reinforced behaviour. In this sense, the business activities of Ilorin Muslim entrepreneurs serve as practical, lived, and socially embedded forms of Islamic

education, extending moral formation beyond formal classrooms into the heart of everyday economic life.

Implications for Broader Islamic Educational Goals

The synthesised analysis reveals that informal Islamic education occurring within Ilorin's business settings contributes to several broader Islamic educational objectives. The synthesis of secondary data demonstrates that informal Islamic education occurring within Ilorin's business environment contributes meaningfully to several broader goals of Islamic education. These goals—deeply rooted in Qur'anic pedagogy, Prophetic practice, and classical Islamic scholarship—extend beyond institutional schooling to encompass all aspects of social life. The findings show that Ilorin's entrepreneurial culture advances Islamic educational objectives through practical, lived, and socially embedded forms of moral transmission. Three overarching implications emerged from the analysis: moral formation, community cohesion, and sustainable ethical economic behaviour. Each reflects core aims of *tarbiyah* (holistic nurturing), *ta'dīb* (moral discipline), and *ta'lim* (knowledge transmission).

Moral Formation (Tahdhīb al-Akhlāq)

A foundational aim of Islamic education is character refinement (*tahdhīb al-akhlāq*), as articulated by classical scholars such as Ibn Miskawayh, Al-Ghazālī, and Ibn al-Qayyim. These scholars argue that moral virtues become firmly established when they are consistently modelled, practised, and reinforced within everyday life. The findings indicate that Ilorin's marketplace functions as an experiential moral classroom where ethical virtues—such as honesty (*ṣidq*), trustworthiness (*amānah*), fairness (*'adl*), patience (*ṣabr*), and humility (*tawāḍu'*)—are continuously demonstrated. This aligns with Islamic pedagogy, which prioritises behavioral modeling (*uswah ḥasanah*) over abstract instruction. Key mechanisms that promote moral formation include: visible ethical conduct of senior entrepreneurs; integration of prayer and worship into business routines; public correction of unethical behaviour by market leaders; structured mentorship, where apprentices learn by imitating the conduct of their masters. These processes reflect the Islamic principle that actions shape character and that environments permeated by Islamic values cultivate moral consciousness. Thus, the marketplace directly contributes to the

Islamic educational goal of producing ethically grounded individuals.

Community Cohesion and Social Trust

Islamic education also aims to build harmonious, cooperative, and ethically aligned communities. Classical scholars such as Al-Māwardī and Ibn Khaldūn emphasise that social cohesion (*al-'aṣabiyyah*, *al-ulfa*) is achieved when communities uphold shared moral frameworks. The analysis reveals that Ilorin's business ethics play a crucial role in maintaining social trust and communal solidarity. Documentary sources consistently highlight: long-standing traditions of mutual accountability among traders; market associations that enforce Islamic ethical norms; dispute resolution practices rooted in justice and reconciliation; widespread cultural expectation that business reflects Islamic values. These mechanisms create a community in which economic transactions are embedded in relational trust rather than contractual suspicion. Customers trust merchants, apprentices trust mentors, and traders trust each other—factors that strengthen social bonds. In this way, Islamic ethical practices serve as a unifying social framework, enabling Ilorin's marketplace to function not only as an economic institution but as a locus of community-building and shared identity formation.

Sustainable and Responsible Economic Behaviour

Islam promotes economic sustainability grounded in justice, moderation, and ethical accountability. Classical Islamic economic principles—such as the prohibition of fraud, failure to honour contracts, or exploitative profit—are designed to ensure long-term economic stability and social welfare. The findings reveal that Ilorin's adherence to these ethical principles supports sustainable and responsible economic behaviour. Documentary sources indicate that: market elders historically regulated weights, measures, and pricing; exploitative practices were discouraged by communal sanction; *zakāh* and charity played roles in economic redistribution; and apprenticeships ensured intergenerational continuity of ethical business skills. These practices align with Islamic objectives of economic justice, public welfare (*maṣlaḥah*), and harm prevention (*lā ḍarar*). They also promote resilience by fostering trust-based trade networks that reduce conflict and enhance long-term commercial stability. In effect, Ilorin's marketplace demonstrates that Islamic business

ethics contribute not only to spiritual well-being but also to sustainable socio-economic development—highlighting the integrative nature of Islamic educational aims.

Overall, the findings confirm that the informal Islamic education embedded in Ilorin's business environment contributes directly to three major Islamic educational goals: Moral formation, cultivating virtues through lived examples and daily ethical practice. Community cohesion: building social trust and reinforcing shared moral identity. Sustainable economic behaviour: promoting stability, justice, and responsible commerce. These implications illustrate that Islamic education extends far beyond formal institutions, occurring organically through culturally embedded practices such as entrepreneurship. Ilorin's business environment thus operates as a holistic Islamic educational system, shaping individuals and community values in profound and enduring ways.

Discussion

The findings of this study demonstrate that Islamic business ethics practised by Muslim entrepreneurs in Ilorin Emirate operate as an effective framework of informal Islamic education. This aligns with existing scholarship showing that Islamic ethical values—particularly *amānah*, *ṣidq*, and *ʿadl*—form the moral foundation of commercial life in Muslim societies (Aleiro & Sokoto, 2016; Rangkuti, 2023; Maishanu & Dutsin-ma, 2012). The discussion below synthesises these results in relation to established literature, highlighting the pedagogical, socio-religious, and economic implications of the observed practices. The results confirm that trustworthiness, truthfulness, and justice are consistently embedded in the daily business conduct of Ilorin Muslim entrepreneurs. This reflects earlier observations by Oseni (2022) and Bello (2019), who documented similar ethical expectations in markets across Kwara State. The strong emphasis on *amānah* and *ṣidq* directly corresponds with Qur'anic and Prophetic standards, and previous studies identify these virtues as indispensable for Islamic business environments (Sa'idu et al., 2022; Sulaiman et al., 2020). In the present study, these values appear not merely as abstract ideals but as operational principles guiding pricing, negotiation, weighing, credit transactions, and dispute resolution. Scholars such as Rangkuti (2023) and Abuabdin and Junaidu (2024) argue that Islamic business

ethics are essential for sustainable entrepreneurship and stakeholder trust. The findings support this argument by showing that Ilorin entrepreneurs rely heavily on moral reputation, a factor that functions simultaneously as a religious duty and a market-regulating mechanism. This convergence between ethical obligation and socio-economic utility reinforces the literature that views Islamic ethics as both spiritually driven and practically beneficial (Maishanu & Dutsin-ma, 2012; Purnomo & Hidayati, 2025). The study shows that entrepreneurs internalise Islamic ethics through upbringing, Qur'anic schooling, communal expectations, and habitual practice. This is consistent with classical Islamic pedagogical principles of *ta'dīb* and *tarbiyah*, as explained by Majid and Tamam (2024) and Abdalla (2025). These scholars emphasise that lasting moral character emerges from continuous exposure to ethical models, which aligns with the observed habits of Ilorin traders who integrate Qur'anic values into their business routines. A significant contribution of the findings is that ethical conduct is learned vicariously by apprentices, customers, and employees—confirming Bandura's Social Learning Theory (Nabavi & Bijandi, 2012; Firmansyah & Saepuloh, 2022). The study demonstrates that observation, imitation, and reinforcement are central to ethical transmission in Ilorin's markets. This supports Sahin's (2018) argument that Islamic moral learning is deeply embedded in social and cultural life, rather than being confined to formal classrooms. The results confirm that business activities in Ilorin function as informal educational processes. Through role-modelling, mentorship, daily interactions, and communal accountability, entrepreneurs create a learning environment consistent with Islamic notions of *ta'lim* and experiential knowledge transfer (Hussein, 2024; Magfiroh et al., 2023). The apprenticeship system in particular reflects what Parhan et al. (2024) describe as contextual and situated learning—knowledge gained through real-life engagement. This aligns with earlier findings by Bello (2019), who noted that Ilorin markets operate through deeply rooted norms that merge commerce with moral behaviour. The present study extends this by demonstrating that such norms also serve an educational function, transmitting Islamic values to younger generations of traders. This supports the view that non-formal and informal systems—such as

apprenticeship and market interactions—are central to Islamic moral development (Gilliot, 2017; Sahin, 2018). The findings show that informal ethical learning in Ilorin markets contributes directly to key Islamic educational goals, including character formation, communal cohesion, and justice-driven economic behaviour. This is in line with classical Islamic scholarship on *tahdhīb al-akhlāq* (ethical refinement), as well as contemporary studies on Islamic social welfare and economic justice (Ashafa & Raimi, 2025). The study demonstrates that ethical business practices strengthen social trust and ensure fairness, validating arguments that Islamic ethics promote stable and equitable markets (Sa'idu et al., 2022; Purnomo & Hidayati, 2025). The results further resonate with Shabbir (2022), who identifies ethical consistency and regulatory integrity as challenges in formal Islamic financial institutions. Unlike regulated institutional settings, Ilorin's informal markets retain strong community-based moral oversight, which enhances compliance with Islamic norms. This reinforces the idea that informal, socially grounded learning environments may be more effective for transmitting Islamic economic ethics than formal regulatory structures alone. Overall, the discussion supports the conclusion that Islamic business ethics in Ilorin Emirate are not only religious or economic principles but also powerful educational tools. The findings are consistent with classical pedagogy, contemporary Islamic business ethics literature, and social learning theory. They confirm that the marketplace functions as a moral classroom where Islamic values are transmitted through lived experience. In this way, Ilorin's entrepreneurial culture achieves what many scholars describe as the holistic aims of Islamic education—integrating knowledge, ethics, and practice in everyday life.

CONCLUSION

This study examined how Islamic business ethics, as documented in classical Islamic sources, contemporary scholarship, and existing accounts of Ilorin's commercial traditions, function as a framework for informal Islamic education. The analysis demonstrates that, within the Ilorin Emirate context, the marketplace can be understood as a sustained moral learning space in

which ethical values are transmitted through routine commercial practices rather than through formal educational structures. Synthesising the findings, the study shows that core Islamic ethical principles—particularly trustworthiness, truthfulness, and justice—operate simultaneously as norms of economic conduct and as mechanisms of moral learning. Through repeated exposure to ethically grounded business practices, individuals within the commercial environment—such as apprentices, employees, and customers—internalise these values in ways consistent with Islamic educational aims. The documented apprenticeship tradition emerges as a key mediating structure, linking ethical practice with the intergenerational transmission of both practical skills and moral dispositions. At a conceptual level, the findings indicate a convergence between Islamic business ethics and foundational principles of Islamic education, namely moral discipline, holistic character formation, and experiential knowledge transmission. Rather than functioning as isolated domains, economic activity and education appear closely integrated, with ethical commerce reinforcing religious learning through role-modelling, routine interaction, and community-based accountability. The principal scientific contribution of this study lies in reframing Islamic business ethics as an educational phenomenon, thereby bridging Islamic education studies and Islamic entrepreneurship literature—two areas that are often examined separately. By grounding this analysis in documentary sources, the study highlights the pedagogical significance of everyday socio-economic practices and extends the scope of Islamic education beyond formal institutions. This perspective offers a conceptual basis for future research on informal learning processes within Muslim societies and their role in sustaining ethical and religious values in contemporary contexts.

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