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## The Application of Islamic Principles on Entrepreneurship Competence Development Framework

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# THE APPLICATION OF ISLAMIC PRINCIPLES ON ENTREPRENEURSHIP COMPETENCE DEVELOPMENT FRAMEWORK

Rinto Muhammadsyah Azhar\*

**Abstract:** Entrepreneurship is when you act on opportunities or ideas and transform them into value for others. The value that is created can be financial, cultural, or social. Entrepreneurship has been proven as an important key to propelling economic growth and the world is in an urgent need of more competent entrepreneurs.

Several institutions and scholars have attempted to create a framework to develop this important competence. The European Union has developed the most comprehensive one, which is called the Entrepreneurship Competence Development Framework (EntreComp). Despite its comprehensiveness, the framework is based on a humanism perspective, which negates the supernatural existence and advocates achieving immediate worldly goals and unconstrained creativity. Consequently, EntreComp is incompatible with the Islamic perspective, which puts a transcendental being (God) as the foundation and axis of all things.

The vision of this research is to develop a competent Muslim entrepreneur (Muslimpreneur) through establishing a practical framework called Muslimpreneurship Competence Development Framework (MCDF). The research was qualitative and exploratory. The Islamisation of Knowledge methodology was applied to synthesise the EntreComp to establish a practical MCDF. The EntreComp was instilled and enriched with core Islamic principles and teachings, making the competence development framework more compatible, comprehensive, and effective for Muslim end users.

**Keywords:** *Muslimpreneur, entrepreneurship, competence development framework, Islamisation of knowledge, EntreComp, Islamic teaching*

## INTRODUCTION

Global economic growth post-pandemic is taking a long time to recover despite an enormous effort to tackle it as it was followed by the war in Ukraine, which affected the global

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supply chain, impacting soaring energy.<sup>1</sup> Disruption on top of disruption drives the Volatility, Uncertainty, Complexity and Ambiguity (VUCA) environment, forcing many organisations to treat innovation not as a one-off activity but as part of the organisation culture that must be supported by new skills and tools, including entrepreneurship competence.<sup>2</sup>

Entrepreneurship competence is understood as a set of knowledge, skills and attitudes that allows individuals to identify, create and act on opportunities to create value, by marshalling resources, demonstrating self-efficacy and confidence in their ability to achieve, and persisting in the face of obstacles.<sup>3</sup> Entrepreneurial competence attainment determines the birth, survival and/or growth of a venture.<sup>4</sup> Entrepreneur competence is a combination of knowledge, skills, abilities, values, attitudes, personality and expertise that leads to entrepreneurial action and success.<sup>5</sup> Entrepreneurship has been proven to be an important key to propelling economic growth; hence, the demand of having more people with entrepreneurship competence is high.<sup>6</sup>

The European Union introduced the EntreComp, a framework to develop entrepreneurship competence.<sup>7</sup> This effort was initiated in November 2014, through a mixed-methods approach, made up of comprehensive scholar reviews and grey literatures, in-depth analysis of case studies, desktop research and iterative multi-stakeholder consultations, which were consolidated in March 2016 by defining three competence areas, 15 competences and eight progressions.<sup>8</sup> The EntreComp is a robust entrepreneurship competence development framework, yet it has some limitations, including its applicability to specific contexts.<sup>9</sup> To be practically executable in the Muslim community, the EntreComp needs to be synthesised further and instilled with Islamic principles and teachings.

The fundamental distinction between Islamic and humanist viewpoints on personal development is how they approach the competence development. In the former, Allah (God) is

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<sup>1</sup> Olivia White et al., “War in Ukraine: Twelve Disruptions Changing the World,” ed. Mark Staples, McKinsey & Company, May 9, 2022, 14-15, accessed June 17, 2022, <https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/war-in-ukraine-twelve-disruptions-changing-the-world>.

<sup>2</sup> Carla Millar, Olaf Groth and John Mahon, “Management Innovation in a VUCA World: Challenges and Recommendations,” *California Management Review* 61, no. 1 (2018): 11, <https://doi.org/10.1177/0008125618805111>.

<sup>3</sup> OECD, “Developing Entrepreneurship Competencies,” in *Strengthening SMEs and Entrepreneurship for Productivity and Inclusive Growth: OECD 2018 Ministerial Conference on SMEs* (OECD Publishing, 2018), 3, <https://doi.org/10.1787/d34b2900-en>.

<sup>4</sup> Barbara Bird, “Toward a Theory of Entrepreneurial Competency,” *Advances in Entrepreneurship, Firm Emergence and Growth* 21 (2019): 115, <https://doi.org/10.1108/S1074-754020190000021011>.

<sup>5</sup> Melodi Botha and Amorie Taljaard, “Exploring the Entrepreneurial Intention-Competency Model for Nascent Entrepreneurs: Insights from a Developing Country Context,” *Frontiers in Psychology* 12 (2021), <https://doi.org/10.3389/fpsyg.2021.516120>.

<sup>6</sup> Stephen Hill and Aileen Ionescu-Somers, “What is GEM,” in *Global Entrepreneurship Monitor: 2021/2022 Global Report: Opportunity Amid Disruption*, ed. Stephen Hill, Aileen Ionescu-Somers and Alicia Coduras (London: Global Entrepreneurship Research Association, 2022), 22–23.

<sup>7</sup> Margherita Bacigalupo et al., *EntreComp: The Entrepreneurship Competence Framework, JRC Science for Policy Report* (Luxembourg: Publications Office of the European Union, 2016), 5-7, <https://doi.org/10.2791/593884>.

<sup>8</sup> Ibid.

<sup>9</sup> Ibid., 9.

regarded as the basis and centre of all things. Humanists, on the other hand, see the person as an autonomous and distinct creature who prioritises their own wants and aspirations.<sup>10</sup>

Entrepreneurship as an activity is expounded in many verses of the scripture<sup>11</sup> and role modelled by Prophet Muhammad (pbuh<sup>12</sup>) as a successful entrepreneur. Successful Muslimpreneurship has been practised in history, especially during the peak of Islamic civilisation ranging from the 10<sup>th</sup> to 15<sup>th</sup> centuries CE; the time when the Muslims were successful entrepreneurs and exemplary to their peers.<sup>13</sup> Muslims as a community are advocated to follow their spiritual guide, Prophet Muhammad (pbuh), who is defined as ‘*rahmatan lil alamin*’ (mercy to the world); the Prophet (pbuh) guided his followers on how to fulfil its *raison d’être* (creation purpose) to be a *khalifah* (vicegerent), the caretaker of the earth. Consequently, Muslims are expected to actively participate in world affairs and contribute to solving global problems.<sup>14</sup>

In the last decade alone, there are numerous studies on Islamic principles and teachings on entrepreneurship, sprawling from presenting the various concept of entrepreneurship from an Islamic perspective, such as the work of Gümüşay,<sup>15</sup> the Islamic Social Entrepreneurship model introduced by Boulven et al.,<sup>16</sup> and the Muslim entrepreneurship model proposed by Rameli et al.<sup>17</sup> The real challenge facing Muslim entrepreneurs post the COVID pandemic is to develop innovative solutions such as that presented by AbdulGaniyy et al.<sup>18</sup> Despite the numerous studies, their focus is more on Muslims who are already involved in entrepreneurship activities. On top of that, most studies still presented intertwined concepts among entrepreneurial competence elements – behaviour, skills, knowledge, and attitude – without clear distinction among them and lacking focus on studying what competencies that Muslims must develop to attain entrepreneurship competence.

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<sup>10</sup> Simin Afrasibi and Zakieh Fattahi, “A Comparative Study of Self-Actualization in Psychology and Islam,” *World Family Medicine Journal/Middle East Journal of Family Medicine* 15, no. 9 (2017): 104, <https://doi.org/10.5742/mewfm.2017.93104>.

<sup>11</sup> Qur’ān 42:52, 65:2-3.

<sup>12</sup> Peace be upon him.

<sup>13</sup> Kamal Abdul Razak, “Islamic Entrepreneurship Model” (paper presented at the *International Muamalat and Entrepreneurship Conference (IMEC 4)*, Malaysia, 2018), 5 [https://www.researchgate.net/publication/320322150\\_Islamic\\_Entrepreneurship\\_Model](https://www.researchgate.net/publication/320322150_Islamic_Entrepreneurship_Model).

<sup>14</sup> Qur’ān 2:30, 3:110, 33:21, 68:4.

<sup>15</sup> Ali Aslan Gümüşay, “Entrepreneurship from an Islamic Perspective,” *Journal of Business Ethics* 130, no. 1 (2015): 199–208, <https://doi.org/10.1007/s10551-014-2223-7>.

<sup>16</sup> Mohd Adib Boulven et al., “Model of Islamic Social Entrepreneurship: A Study on Successful Muslim Social Entrepreneur in Malaysia,” *MATEC Web of Conference* 150 (2018), <https://doi.org/10.1051/mateconf/201815005093>.

<sup>17</sup> Mohd Faizal P. Rameli, Muhammad Ridhwan Ab. Aziz, and Kalsom Ab. Wahab, “The Muslimpreneurs Characteristic From Mu’amalat Perspective” (paper presented at *The 5th Islamic Economics System Conference (IECONS 2013): Sustainable Development Through The Islamic Economics System*, Kuala Lumpur, 2013), 477-87.

<sup>18</sup> AbdulFattah AbdulGaniyy, Ibraheem Alani AbdulKareem and Aminu AbdulRaheem, “Financing Entrepreneurship in Post-Covid-19 Era: The Islamic Banking and Finance Option,” *Journal of Islamic Economic and Business Research* 1, no. 2 (2021): 199-200, <https://doi.org/10.18196/jiebr.v1i2.23>.

Recent studies focusing on Muslim competence development are available but are either too generic, such as the work of Kassim and Sultan Sharif Ali who developed a *taqwā*<sup>19</sup>-based (God-consciousness) competency framework,<sup>20</sup> or have a different focus, such as the work of Brooks and Mutohar who were focusing more on the leadership competencies development aspect.<sup>21</sup> Importantly, no scholars put entrepreneurship competence development as the focal point of their studies. There is no doubt that Islamic principles and teachings can make an important contribution to the development of Muslimpreneurship competence yet limited Islamic community contribution exist for this important competence development studies.

The vision of this research is to grow competent Muslimpreneurs by establishing a practical Muslimpreneurship Competence Development Framework (MCDF). This research is expected to be a steppingstone to developing a practical Muslimpreneurship competence, considering multiple human roles to fulfil God's creation purpose, as a servant, vicegerent and teacher as exemplified by the Prophet (pbuh), the quintessential archetype role model. As an initial step, this research will focus on bringing awareness to the importance of this competence development among the Muslim community and to create value by adopting a well-researched competency development framework – the EntreComp framework – with the Islamic principles and teachings.

## TERMINOLOGIES, RELEVANCE, KEY PRINCIPLES AND TEACHINGS

### *Entrepreneurship, Competency and Entrepreneurship Competence*

The terms entrepreneurship, competency (plural competencies) and competence have been widely used. The term entrepreneur is elastic; there are various depictions of the term depending on how the scholar presents it.<sup>22</sup> The same also happens to the term competency. As cited by Edwards-Scahter et al., it has been used interchangeably with other terms such as competence and confused with the term's skills and attributes.<sup>23</sup> Further on, Edwards-Schachter et al. point out that 'babelization' has become a hindrance in competence transference in education setting.<sup>24</sup>

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<sup>19</sup> *Taqwā* is often translated as righteousness, piety or God fearing. Each of these translations gives only a partial understanding of this word's true meaning because it is an attitude that combines many feelings, such as fear of God, heeding God and above all God-consciousness.

<sup>20</sup> Mona Kassim and Islam Sultan Sharif Ali, "Taqwā-Based Competency Framework: A Maqāṣid Option," *The Journal of Islamic Governance* 2, no. 1 (2016): 30-31, <https://islamicgovernance.org/wp-content/uploads/2018/04/JIG2-P4-Dr-Hjh-Mona.-Competency-Framework-FINAL.pdf>.

<sup>21</sup> Melanie Brooks and Agus Mutohar, "Islamic School Leadership: A Conceptual Framework," *Journal of Educational Administration and History* 50, no. 2 (2018), <https://doi.org/10.1080/00220620.2018.1426558>.

<sup>22</sup> Tom Eisenmann, "Entrepreneurship: A Working Definition," *Harvard Business Review*, January 10, 2013, <https://hbr.org/2013/01/what-is-entrepreneurship>.

<sup>23</sup> Mónica Edwards-Schachter et al., "Disentangling Competences: Interrelationships on Creativity, Innovation and Entrepreneurship," *Thinking Skills and Creativity* 16 (2015): 29-31, <https://doi.org/10.1016/j.tsc.2014.11.006>.

<sup>24</sup> Ibid.

The term entrepreneurship originates from the French word *entreprendre*, which means “to accomplish something” or “to embrace.”<sup>25</sup> Professor Howard Stevenson, the entrepreneurship pundit, defines it as “the pursuit of opportunity beyond resources controlled,”<sup>26</sup> while Bacigalupo et al. define entrepreneurship as action on opportunities and ideas and to transform it into value for others.<sup>27</sup> This broad definition application entails consensus that entrepreneurs not only cover the traditional focus of creating new business; it can be found in many forms, including but not limited to intrapreneur, one who works in an organisation; greenpreneur, one who focuses on sustainable future; digital entrepreneur, one who applies new technologies; and sociopreneur, one who focuses on solving social problems. Therefore, it is believed that entrepreneurship is an engine of global economic development and an important force for positive change in society.<sup>28</sup>

Competency is a concept that varies across different fields and contexts, and different experts and organisations have their own definitions and frameworks for assessing competency.<sup>29</sup> Edwards-Schachter et al. present the definition of competency according to Mulder et al.’s specification that “...a situated element of competence, which can be behaviour-oriented and/or, task-oriented; and meaningful in a specific context and at a sufficient level of specification.”<sup>30</sup> Competence, for the purpose of this research and using the most common definition that is highlighted by Venesaar et al., is “a comprehensive set of knowledge, skills, and attitudes, the possession of which means successfully coping in the field of the given competence.”<sup>31</sup> Bacigalupo, in her research, simplify the definition of competence to be “a set of knowledge, skills and attitudes.” Most scholars agree that competence is observable and trainable.<sup>32</sup>

The OECD’s definition of Entrepreneurship Competence<sup>33</sup> is completed by Botha and Taljaard by adding abilities and emphasising the success as an indicator of competence,<sup>34</sup> while Venesaar et al. detail the obstacles with increasing globalisation, uncertainty and complexity of the world.<sup>35</sup> Entrepreneurship Competence then can be defined as a set of knowledge, skills and attitudes that allow individuals to successfully identify, create and act on opportunities in order to create value, by marshalling resources, demonstrating self-efficacy and confidence in

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<sup>25</sup> Moha Asri Abdullah and Md. Siddique E. Azam, “Halal Entrepreneurship: Concept and Business Opportunities,” in *Entrepreneurship - Contemporary Issues*, ed. Mladen Turuk (IntechOpen, 2021), 2-3, <https://doi.org/10.5772/intechopen.93657>.

<sup>26</sup> Eisenmann, “Entrepreneurship,” 1-2.

<sup>27</sup> Bacigalupo et al., *EntreComp*, 10.

<sup>28</sup> Ibid.

<sup>29</sup> Terrence Hoffmann, “The Meaning of Competency,” *Journal of European Industrial Training* 23, no. 6 (1999): 275, <https://doi.org/10.4324/9780203814796-13>.

<sup>30</sup> Edwards-Schachter et al., “Disentangling Competences,” 30.

<sup>31</sup> Urve Venesaar et al., “Entrepreneurship Competence Model for Supporting Learners Development at all Educational Levels,” *Administrative Sciences* 12, no. 1 (2022): 6, <https://doi.org/10.3390/admsci12010002>.

<sup>32</sup> Bacigalupo et al., *EntreComp*, 20.

<sup>33</sup> OECD, “Developing Entrepreneurship Competencies,” 3.

<sup>34</sup> Botha and Taljaard, “Exploring the Entrepreneurial Intention-Competency Model,” 3.

<sup>35</sup> Venesaar et al., “Entrepreneurship Competence Model,” 1.

their ability to achieve, and persisting in the face of increasing globalisation, uncertainty and complexity of the world.

### ***Muslimpreneurship Competence***

There is already significant growth research in the last decade to unveil the relationship between religion and entrepreneurship.<sup>36</sup> Religion or belief system is considered by most scholars to be an important key to developing competences, promoting entrepreneurial behaviours as religion shapes our thoughts and actions.<sup>37</sup> Not all scholars agree to join the word Islam or Muslim to the term entrepreneurship, as Islam does not offer a concrete theory of entrepreneurship.<sup>38</sup> For them, Islam provides a grounded framework to develop a plurality model of entrepreneurship. However, there is still a need to have a more marketable term that would be easily recognised and referred to; in that case, at least in the academic context as suggested by Gümüşay, more accurate terminology is needed.<sup>39</sup>

The word Muslimpreneur was initially coined by Rameli and defined as “a Muslim who involved in entrepreneurship activities, perceives an opportunity and creates an organisation to pursue it based on Islamic principles.”<sup>40</sup> Other comprehensive work was done by Abdullah, who presented the term halalpreneurship, which is derived from the word halal (permissible) and entrepreneurship and is defined as entrepreneurship in the halal industry that complies with *Maqasid-al-Shari'ah*<sup>41</sup> (the objectives of Islamic law).<sup>42</sup>

Applying a systematic literature review in his research, Hassan proposes a more comprehensive definition of Muslim entrepreneurship:

The abilities and intentions of an individual to engage in activities in pursuit of opportunities which are governed by the principles and values enshrined in Islamic teaching.<sup>43</sup>

The above definition will, for the purpose of this study, be used as the definition of Muslimpreneurship as it would encompass various types of entrepreneurship activities and a more inclusive definition.

Combining the Muslimpreneurship definition with the competence definition, this research proposes the definition of Muslimpreneurship Competence as:

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<sup>36</sup> Yusuf Hassan, “A Decade of Research on Muslim Entrepreneurship,” *Journal of Islamic Marketing* 13, no. 6 (2022), <https://doi.org/10.1108/JIMA-12-2019-0269>.

<sup>37</sup> Ibid.

<sup>38</sup> Gümüşay, “Entrepreneurship from an Islamic Perspective,” 6-7.

<sup>39</sup> Ibid.

<sup>40</sup> Rameli, Aziz and Wahab, “The Muslimpreneurs Characteristic From Mu'amalat Perspective,” 480.

<sup>41</sup> *Maqasid-al-Shari'ah* literally means the objectives of Islamic law. It provides a rationale behind the Sharia guidelines, which comprises preserving religion, life, intellectual, lineage and property, all the benefits and advantages for mankind, which simultaneously wards off evil and other form of harms from the *umma* so an individual would attain a better appreciation of Islam as way of life as well as a comprehensive appreciation of the Almighty's rules and regulations.

<sup>42</sup> Asri Abdullah and Azam, “Halal Entrepreneurship,” 1-2.

<sup>43</sup> Hassan, “A Decade of Research on Muslim Entrepreneurship,” 1297.

a set of knowledge, skills and attitudes that allows individuals to engage in activities in pursuit of opportunities in order to create value, by marshalling resources, demonstrating self-efficacy and confidence in ability to achieve success, and persisting in the face of uncertainty and complexity of the world by applying the principles and values enshrined in Islamic teaching.

### ***The Importance of Muslimpreneurship Competence in Islam***

It is the nature of Islamic teaching as found in its sacred texts to promote entrepreneurship.<sup>44</sup> Kayed and Hassan expose that Islam is perceived as an “entrepreneurial religion,” considering it encourages teaching on value creation, opportunity pursuit and risk-taking.<sup>45</sup> Entrepreneurship is considered an integral part of the religion to the extent that being involved in entrepreneurship activity is an obligatory duty that needs to be carried out by some members of the community.<sup>46</sup>

Entrepreneurship as an activity is expounded in many verses of the sacred scripture. God instructed everyone to pursue opportunity,<sup>47</sup> in order to be prosperous in life.<sup>48</sup> Despite value creation not being explicitly mentioned in sacred texts, the Prophet (pbuh) elaborated the meaning of righteous deed is value creation on earth, which is encouraged to be acted on until the last chance as recorded in authentic *ḥadīth* narrated by Anas (*ra*<sup>49</sup>).<sup>50</sup>

Entrepreneurship has been role modelled by Prophet Muhammad (pbuh) as a successful entrepreneur.<sup>51</sup> It is worth noting that the Prophet (pbuh) was an entrepreneur long before marrying Khadijah (*ra*) and before receiving revelation the Prophet (pbuh) was known as *Al-Amin* (the trustworthy one).<sup>52</sup> One can infer, before being given more complex tasks, the Prophet (pbuh) was trained to acquire entrepreneurship competence.

The Prophet (pbuh) has provided examples and complete Islamic teachings on how to become competent Muslimpreneur. From his *sunna*,<sup>53</sup> the business concepts, ethics and rules

<sup>44</sup> Fizza Ishaq and Ansar Abbas, “Characteristics of Islamic Entrepreneurship: Success of Small and Medium Enterprises (SMEs) in Pakistan,” *Business & Social Science Journal* 5, no. 2 (2020): 11–12, [https://www.researchgate.net/publication/342977555\\_Characteristics\\_of\\_Islamic\\_Entrepreneurship\\_Success\\_of\\_Small\\_and\\_Medium\\_Enterprises\\_SMEs\\_in\\_Pakistan](https://www.researchgate.net/publication/342977555_Characteristics_of_Islamic_Entrepreneurship_Success_of_Small_and_Medium_Enterprises_SMEs_in_Pakistan).

<sup>45</sup> Rasem Kayed and M. Kabir Hassan, “Islamic Entrepreneurship: A Case Study of Saudi Arabia,” *Journal of Developmental Entrepreneurship* 15, no. 4 (2010): 406–407, <https://doi.org/10.1142/S1084946710001634>.

<sup>46</sup> José Vargas-Hernández, Mohammad Reza Noruzi and Narges Sariolghalam, “An Exploration of the Affects of Islamic Culture on Entrepreneurial Behaviors in Muslim Countries,” *Asian Social Science* 6, no. 5 (2010): 125, <https://doi.org/10.5539/ass.v6n5p120>.

<sup>47</sup> Qur’ān 28:77.

<sup>48</sup> Qur’ān 62:10.

<sup>49</sup> *Radiallahu anhu(ha)* means may Allah be pleased with him (her).

<sup>50</sup> Aḥmad ibn Ḥanbal, “Al-Ġuz’ Al-‘iṣrūn,” in *Musnad Al-Imām Aḥmad Ibn Ḥanbal* (Beirut: Al Resalah Publishing House, 1997), 296.

<sup>51</sup> Gümüsay, “Entrepreneurship from an Islamic Perspective,” 7-8.

<sup>52</sup> Martin Lings, *Muhammad: His Life Based on the Earliest Sources*, 2nd ed. (Rochester: Inner Traditions, 2006), 34.

<sup>53</sup> *Sunna* is the deeds, sayings and silent or tacit approvals of Prophet Muhammad (pbuh).



can be deduced.<sup>54</sup> From the *sirah*,<sup>55</sup> it has been exposed that entrepreneurship competence has been practised, such as the pursuit of the opportunity to deliver the message of Islam to the people of Taif and Yathrib when facing difficulties at home in Mecca; marshalling resources to ensure smooth *Hijra* (the Prophet's migration from Mecca to Medina in 622 CE); and creating value by establishing a covenant, the Medina Charter.<sup>56</sup>

Successful Muslimpreneurship has been practiced in the past, especially during the peak of Islamic civilisation ranging from the 10<sup>th</sup> to 15<sup>th</sup> centuries CE, the time when Muslims were the most successful entrepreneurs and exemplary to their peers.<sup>57</sup> Muslims as a community are advocated to become '*rahmatan lil alamin*' (mercy to the world) following their spiritual guide Prophet Muhammad (pbuh), who is defined as *insān kamil* (the perfect man)<sup>58</sup> or most competent believer. Being appointed as a vicegerent or caretaker of the earth, Muslims are expected to strive for excellence in providing service to their Creator; consequently, Muslims are expected to actively participate in world affairs and contribute to solving global problems.<sup>59</sup> This noble objective would be achievable if, as a community, Muslimpreneurship competence is attained collectively, where every Muslim always seeks opportunities to create values by applying Islamic principles and teachings.

### ***Muslimpreneurship Competence Development Key Principles and Teachings***

Islam is a perfect religion and, as Mawdūdī (d. 1979) explained in his exegesis on Qur'ān chapter 5 verse 3,<sup>60</sup> Islam manifests as a self-contained system of belief and conduct. It provides all necessary direction for humans, so they would not need to seek guidance to any extraneous source in any conditions. Humans can either obtain explicit direction or deduce that guidance by expounding fundamental principles.<sup>61</sup>

When developing the MCDF, the emphasis of this research is on identifying the most pertinent Islamic principles and teachings. The beginning point is the core and vital tenets of

<sup>54</sup> Azimah Abdullah and Mohd Farid Mohd Sharif, "The Concept of Islamic Personality and Spiritual Development," *International Journal of Academic Research in Business and Social Sciences* 9, no. 9 (2019), <https://doi.org/10.6007/ijarbss/v9-i9/6383>; Nurhasanah Mohd Zahid, Nur Aliah Bahaman, Shazana Sarman, Nur Zhoriiifah Sofea Mohd Zainol and Nuradli Ridzwan Shah Mohd Dali, "The Prophet Muhammad S.A.W: Life as a Trader and Entrepreneur in the Perspective of Business Ethics," *Academia*, 2009.

<sup>55</sup> *Sira* or *as-sīra al-nabawiyya* refers to the study of the life of Muhammad. The work of Martin Lings refers to it as to learn the life of Prophet Muhammad (pbuh).

<sup>56</sup> Lings, *Muhammad*, 121-125, 128-129.

<sup>57</sup> Razak, "Islamic Entrepreneurship Model," 5.

<sup>58</sup> Nurti Budiyantri et al., "The Formulation of the Goal of Insan Kamil as a Basis for the Development of Islamic Education Curriculum," *International Journal of Education and Curriculum Application* 3, no. 2 (2020): 82, <http://journal.ummat.ac.id/index.php/IJECA/article/view/2252>.

<sup>59</sup> Qur'ān 2:30, 3:110, 33:21, 68:4.

<sup>60</sup> The passage "...This day I have perfected for you your religion and have bestowed upon you My bounty in full measure, and have been pleased to assign for you Islam as your religion. (Follow, then, the lawful and unlawful bounds enjoined upon you...)" of chapter 5 verse 3 is believed to be the last verse revealed to Prophet Muhammad (pbuh).

<sup>61</sup> Abul Alā Al-Mawdūdī, "Towards Understanding the Quran," ed. Zafar Ishaq Ansari (The Islamic Foundation, 2009), accessed May 31, 2022, <http://www.islamicstudies.info/tafheem.php?sura=5&verse=1&to=3>.

Islam, which serve as a reminder to people of their primordial covenant that there is no god but Allah.<sup>62</sup> As cited in Moten, Mawdūdī emphasises that the unity of Allah is the key principle for undertaking Islamisation of knowledge.<sup>63</sup>

The message of Islam emphasises the most important knowledge of all, the knowledge of knowing that the human is created with a purpose and how to build intimate personal relationship with the Creator. As cited by Ergi, Faruq Sharif,<sup>64</sup> in his work analysing the content of the Qur'ān, explains that nearly 28% of the Qur'ān describes God, the Creator, and God's attributes and the Divine origin of the prophetic mission as a way for God relating to humanity.<sup>65</sup>

Abdullah et al. present that the Islamic entrepreneurship principles are derived from the Islamic core concept and the main philosophy of *tawhīd* (Oneness of God).<sup>66</sup> Gümüşay emphasises that entrepreneurship from an Islamic perspective means to link Islamic core belief and submission to God.<sup>67</sup>

Based on this approach, it is then important to explicitly link Muslimpreneurship competency development in alignment with the core teaching of Islam, which is to attain knowledge about God, His attributes and how to build a relationship with Him as what has been exemplified and taught by the most competent person, His prophet, Prophet Muhammad (pbuh).

To limit the scope of the research, the framework foundation is based on Islamic principles and teachings regarding selected keywords that are closely related to Muslimpreneurship competence development: creation, action, resources and knowledge. Using these selected keywords, it is postulated that four principles would be applied in an effort to establish the MCDF: conformity, accountability, sustainability, and transferability (CAST).

These principles are selected based on the creed that is explained by Imam Abu Hanifah (d. 767) and elaborated by Imam al-Ghazālī (d. 1111) in his *Ihyā 'Ulūm ad-Dīn*, which contains forty principles.<sup>68</sup> First and foremost, God is *al-Khāliq* (the Creator), He created all things from nothing, including creating human actions. On resources, God is *al-Qādir* (the Omnipotent), the one who apportioned all things and ordained them, as well as God is *al-Mālik* (the True

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<sup>62</sup> Wadad Kadi al-Qadi, "The Primordial Covenant and Human History in the Qur'ān," *Proceedings of the American Philosophical Society* 147, no. 4 (2003): 337, <http://www.jstor.org/stable/1558296>.

<sup>63</sup> Abdul Rashid Moten, "Islamization of Knowledge in Theory and Practice: The Contribution of Sayyid Abul A'lā Mawdūdī" *Islamic Studies* 43, no. 2 (2015): 254.

<sup>64</sup> Faruq Sherif wrote the book published in 1995 with the title *A Guide to the Contents of the Qur'an*. Secondary access is used as no access to the book was available during the writing of this research.

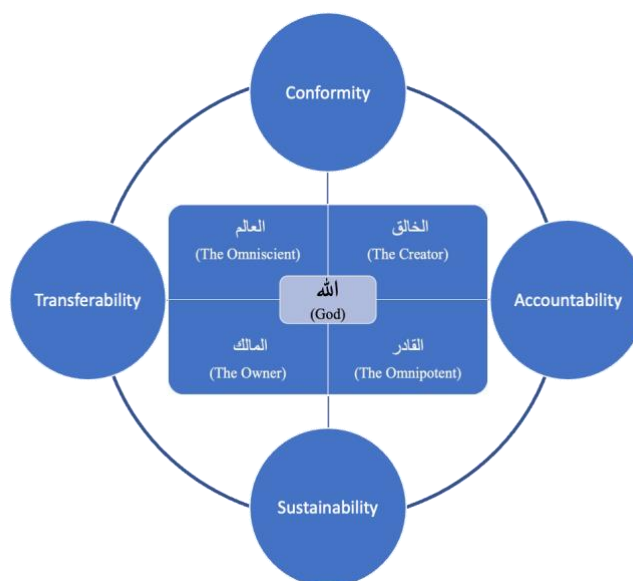
<sup>65</sup> Omer Ergi, "ISL593 Islamic Theology: Classic to Contemporary Thought - Seminar 02 Historical Development of Islamic Theology," Charles Sturt University (Melbourne, 2022), 5, accessed June 17, 2022, Interact2.

<sup>66</sup> Azizah Abdullah, Shuhairimi Abdullah, and Abdul Jalil Ramli, "Entrepreneurship According to the Hadeeth," *International Journal of Business and Management* 3, no. 4 (2019): 2, <https://doi.org/10.26666/rmp.ijbm.2019.4.1>.

<sup>67</sup> Gümüşay, "Entrepreneurship from an Islamic Perspective," 3.

<sup>68</sup> Abū Hāmid Al-Ghazālī, *The Forty Principles of the Religion*, ed. Nasir Abdussalam (London: Turath Publishing, 2016).

Owner of all things), He possesses all creation, power and authority. He is *al-‘Ālim* (the Omniscient), as He is aware of all things through His eternal knowledge.<sup>69</sup>



**Figure 1. CAST – Muslimpreneurship Competency Development Principles**

Source: Author’s illustration

The conformity principle is based on the belief that human is created by *al-Khaliq* (the Creator) to serve Him and perform *‘ibāda* (observe devotion).<sup>70</sup> So, the best servant is one who has the most God-consciousness (*taqwā*),<sup>71</sup> by conducting deeds that please Him and avoiding deeds that would make Him angry. Through Prophet Muhammad (pbuh),<sup>72</sup> the most competent person God ever created, God revealed how to attain *taqwā*, achieving His contentment.<sup>73</sup> This principle of conformity means the Qur’ān and *sunna* would be used as the main source for the Muslimpreneurship code of conduct and ethics.<sup>74</sup>

The principle of accountability is based on the belief that God is *al-Qādir* (the Omnipotent). God has absolute power and sovereignty over all creation, He created all things in good proportion, set a destiny and guided them.<sup>75</sup> He created humans as the most noble creation<sup>76</sup> and assigned them to live temporarily in this world with a mission to become His vicegerents.<sup>77</sup> For humans to fulfil the mission successfully, He bestowed them with free will,<sup>78</sup> which came with responsibility,<sup>79</sup> and He would test humans to select who are creating more value out of

<sup>69</sup> Abu ‘l-Muntaha al-Maghniṣāwī, *Imam Abu Hanifa’s Al-Fiqh Al-Akbar Explained*, ed. Abdur-Rahman ibn Yusuf Mangera (London: White Thread Press, 2007), 105-106.

<sup>70</sup> Qur’ān 51:56.

<sup>71</sup> Qur’ān 49:13.

<sup>72</sup> Qur’ān 4:113, 18:110, 98:7-8.

<sup>73</sup> Qur’ān 98:7-8.

<sup>74</sup> Salman Ahmed Shaikh, “Determining Conformity to Islamic Ethical Principles in Economic Practices: A Case of Pakistan,” *MPRA Paper* (2010): 2, <https://doi.org/10.2139/ssrn.1530391>.

<sup>75</sup> Qur’ān 87:2-3.

<sup>76</sup> Qur’ān 95:4.

<sup>77</sup> Qur’ān 2:30.

<sup>78</sup> Qur’ān 91:7-10.

<sup>79</sup> Qur’ān 2:286.

what He has entrusted.<sup>80</sup> This principle of accountability infers that, being a vicegerent of God, humans are constantly being watched (*murāqab*) and taken into account (*muḥāsab*) on what has been bestowed to them on the day of accounting (*yawm al-ḥisāb wal-‘iqāb*).<sup>81</sup>

The principle of sustainability comes from the belief that God is *al-Mālik* (the Owner). He is the ultimate owner of every resource.<sup>82</sup> In his work, Gümüşay explains that those resources include tangible (i.e. natural resources) and intangible (i.e. knowledge, ability) resources.<sup>83</sup> These resources are abundant and no resource has been created in vain,<sup>84</sup> yet they are not distributed equally; some people are trusted with more resources than others.<sup>85</sup> It is part of the vicegerent’s responsibility, as God’s trustee, to ensure the sustainability of resource usage and distribution; therefore, the principle of sustainability becomes an important principle in MCDF.

The principle of transferability comes from the belief that God is *al-‘Ālim* (the Omniscient). God is the one who teaches humans to obtain the ultimate competency of knowing Him through revelation and inspiration.<sup>86</sup> The process of competency acquisition can be imitated from the process of God systematically revealing knowledge about Him to the Prophet (pbuh) and the wisdom applied by the Prophet (pbuh) to convey that knowledge to his followers.<sup>87</sup> The application of the transferability principle implies that competency must be developed with the Qur’ānic notion of a teaching method that entails a holistic development approach. The process requires a gradual stage by stage developmental approach with a spirit of fostering and care until the complete actualisation of its potential; that is, the competent level is achieved.<sup>88</sup>

## ENTRECOMP ANALYSIS WITH CAST PRINCIPLES

### *EntreComp Competency Development Framework Overview*

The EntreComp is a comprehensive, flexible and multi-purpose reference framework designed to help people to understand what is meant by entrepreneurship as a key competence for lifelong learning and to be able to use this competence in life. The EntreComp was launched in 2016 as part of the New Skills Agenda for Europe. It is mainly intended to support and

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<sup>80</sup> Qur’ān 67:1-2.

<sup>81</sup> Adi Setia, “Al-Ghazālī on the Proprieties of Earning and Living: Insights and Exerpts from His Kitāb Ādab Al-Kasb Wal-Ma’āsh for Reviving Economies for Communities,” *Islamic Sciences* 11, no. 1 (2013): 59-60, <http://www.utm.my/casis/>.

<sup>82</sup> Qur’ān 2:255.

<sup>83</sup> Gümüşay, “Entrepreneurship from an Islamic Perspective,” 200-201.

<sup>84</sup> Qur’ān 3:191.

<sup>85</sup> Qur’ān 4:32.

<sup>86</sup> Qur’ān 42:51

<sup>87</sup> Qur’ān 33:21.

<sup>88</sup> Imran H. Kan Suddahazai and Faizal Manjoo, “Developing Pedagogical Methodologies in Teaching Islamic Economics,” in *Teaching and Research Methods for Islamic Economics and Finance*, ed. Mohd Ma’Sum Billah (London: Routledge, 2022), 114, <https://doi.org/10.4324/9781003252764>.

inspire actions to improve the entrepreneurial capacity of European citizens and organisations.<sup>89</sup>

The EntreComp is based on a dynamic definition of entrepreneurship where it is applicable for a variety of situations including start-up ventures, personal development and fulfilment rather than a static view where the concept of entrepreneurship is limited to the ownership or working within organisation.<sup>90</sup>

In the EntreComp, entrepreneurship is viewed as a transversal competence, a competence that extends across and parallel to specialist competences. The EntreComp can facilitate a shared understanding of the knowledge, skills and attitudes that constitute what it means to be entrepreneurial – “discovering and acting upon opportunities and ideas, and transforming them into social, cultural, or financial value or others.”<sup>91</sup>

The EntreComp building block comprises three competence areas (Ideas & Opportunities, Resources and Into Action), 15 competences, 60 threads, eight progression levels from beginner to expert level and 442 learning outcomes.<sup>92</sup>

As presented in figure 2, the framework organises all entrepreneurship competences in a spiral composed of three spheres representing the competence area, with each area containing five sub-competences. All three competence areas altogether define entrepreneurship and describe it as an ability to turn ideas and opportunities into action that generates value.<sup>93</sup>

As the objective of this research is to bring awareness about entrepreneurship as competence for a specific community, McCallum et al. suggest the analysis would be at its simplest level; hence, the analysis is more towards the competence area and its sub-competences rather than the whole building block.<sup>94</sup>

The first area of entrepreneurial competences in the EntreComp model is “Ideas & Opportunities.” This area consists of entrepreneurial skills to identify, seize and create opportunities, and pursue them vigorously: spot opportunities, creativity, vision, valuing ideas, ethical and sustainable thinking.<sup>95</sup>

The second component of entrepreneurial competences in the EntreComp model is “Resources,” which represents the entrepreneurial ‘know-how,’ skills or knowledge, and includes self-awareness and efficacy, motivation and perseverance, mobilising resources,

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<sup>89</sup> Ellin McCallum et al., *EntreComp: A Practical Guide*, ed. Margherita Bacigalupo and William O’Keeffe (Luxembourg: Publications Office of the European Union, 2020), 4.

<sup>90</sup> Giovanna Giancesini et al., “Entrepreneurial Competences: Comparing and Contrasting Models and Taxonomies,” in *Entrepreneurship and the Industry Life Cycle: The Changing Role of Human Capital and Competences*, ed. Serena Cubico, Giuseppe Favretto, João Leitão and Uwe Cantner (Springer Cham, 2018), 9-10, [https://doi.org/10.1007/978-3-319-89336-5\\_2](https://doi.org/10.1007/978-3-319-89336-5_2).

<sup>91</sup> Bacigalupo et al., *EntreComp*, 10.

<sup>92</sup> Ibid.

<sup>93</sup> Ellin McCallum et al., *EntreComp into Action: Get Inspired, Make It Happen*, ed. William Bacigalupo, Margherita; O’Keeffe (Luxembourg: Publications Office of the European Union, 2018), 14, <https://doi.org/10.2760/574864>.

<sup>94</sup> Ibid., 24-25.

<sup>95</sup> Giancesini et al., “Entrepreneurial Competences,” 9-13.

financial and economic literacy, and mobilising others. These resources support problem-solving and decision-making, the capabilities and enhance interpersonal relationships, cooperation, and management of money.<sup>96</sup>

The third area of entrepreneurial competences in the EntreComp model is “Actions” and it includes the ability to mobilise and inspire others, take initiatives, plan and manage, make decisions, deal with uncertainty, team up, collaborate and learn through experience.<sup>97</sup>



**Figure 2. EntreComp**

Source: McCallum et al., *EntreComp into Action*.

The ultimate objective of constructing EntreComp is to develop competent citizens in a secular knowledge-based society while the aim of establishing the MCDF is to be part *insān kamil* (the perfect man) development, mimicking the Prophet (pbuh) as the perfect human, the most competent believer and the one who would strive for excellence in providing service to their Creator.

In its application, the Islamic model holds firmly to the Divine principles, in this case CAST principles, which serve as a foundation for individuals to achieve worldly goals, without separating life in this world from life in the hereafter. On the contrary, conventional models including EntreComp are based on culture and value of thought with underlying materialism philosophy; consequently, it promotes self-interest over equal opportunity, utility over public interest and rationality over conformity.<sup>98</sup>

<sup>96</sup> Ibid.

<sup>97</sup> Ibid.

<sup>98</sup> Nik Mutasim Nik Ab Rahman et al., “Managerial Competencies: Comparing Conventional and Islamic Perspectives,” *Jurnal Pengurusan* 41 (2014): 97-98, <https://doi.org/10.17576/pengurusan-2014-41-08>.

### ***Conformity: Secularism contra Islamic Worldview***

Peonidis points out that, in the secular world, freedom of expression is the basis of creativity and what is deemed ethical would not rely on religious dogma.<sup>99</sup> On the other hand, the Islamic perspective puts a transcendental being (God) as the foundation and axis of all things; its principles and teaching emphasise God's existence, the human is God's slave and pleasing God is the ultimate goal.<sup>100</sup> The short-term goal of temporal worldly prosperity is embedded seamlessly in the larger, long-term goal of eternal salvation and happiness in the hereafter.<sup>101</sup> Consequently, conformity against God would put boundaries to creativity and limit the available opportunities.

Ideas in the EntreComp are valued and judged against values adhered to in social, cultural and economic terms, which are more likely to depend on rationality, custom and judicial precedent. On the contrary, a Muslim should rely on Divine revelation, primarily the Qur'ān and *sunna*, to determine whether an idea is valuable or an opportunity worth chasing.<sup>102</sup>

The case of Hebdo<sup>103</sup> is a good example to showcase that there is a different perspective on how the conformity principle is applied to valuing creative ideas, spotting opportunities and ethical justification.<sup>104</sup> The cartoon can be considered a creative artefact and ethical under the freedom of expression principle, but it would not meet the Islamic conformity principle.

In the Islamic worldview, application of the conformity principle is not limited to the competence area of ideas and opportunities, but it also has to be applied in the resources competence area as well as actions competence area. The conformity principle, which is represented in the Islamic ethical system, has a unique feature as it permeates all spheres and fields of human life, which are dictated primarily by the notion of *halal* (permissible) and *haram* (prohibited) as deduced per *fiqh* (Islamic jurisprudence).<sup>105</sup> A competent Muslimpreneur should be mindful of the conformity principle on how a resource is acquired and mobilised as well as how to act while performing entrepreneurial activities. The use of interest-bearing

<sup>99</sup> Filimon Peonidis, "Freedom of Expression, Secularism and Defamation of Religion: The Case of Charlie Hebdo," *Social Sciences* 8, no. 10 (2019): 2-3, <https://doi.org/10.3390/socsci8100276>.

<sup>100</sup> Mohammed Faris, *The Productive Muslim: Where Faith Meets Productivity*, 4th ed. (Swansea: Claritas Books, 2017), 25-27.

<sup>101</sup> Adi Setia, "Reviving an Economics for the Common Good: The Science of Earning in Al-Shaybānī, Al-Ghazālī, and Al-Dimashqī," *Islam and Science* 9, no. 2 (2011): 181-82.

<sup>102</sup> Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence* (Cambridge: Islamic Texts Society, 2003), 1-2.

<sup>103</sup> Charlie Hebdo is a weekly "satirical, secular, political, and joyful" French magazine established in 1970. Its philosophy is that no person or value (political, religious, national, etc.), irrespective of its popularity or public significance, is not susceptible to harsh criticism, mocking, and ridicule. It has not hesitated to publish cartoons that disparage religious leaders or monotheistic religions. The content of the cartoons in which the Prophet is depicted naked or as saying things like 'a hundred lashes if you don't die of laughter' leave no doubts about the blasphemous intentions of its cartoonists and in 2011 resulted in a victimless petrol bomb attack on its premises. The toll from the second attack in 2015 rose to twelve dead four injured." As cited Peonidis, "Freedom of Expression."

<sup>104</sup> Peonidis, "Freedom of Expression," 6-8.

<sup>105</sup> Asri Abdullah and Azam, "Halal Entrepreneurship," 5-6.

financials as a funding resource would be prohibited and working with others to conduct fraud is not permitted.<sup>106</sup>

### ***Accountability: Freewill versus Determinism***

Majority scholars would agree that Islamic and naturalism worldviews acknowledge human freewill; all human decisions and actions are a result of humans exercising their freewill.<sup>107</sup> Michael Gazzaniga, a contemporary Western philosopher, states that the human, despite living in a determined universe, is personally responsible and held accountable for their actions.<sup>108</sup> This free will is translated as self-determination and reflected in the EntreComp in several competences, such as Self-awareness and Self-efficacy, Motivation and Perseverance and all competences within the Into Action competence area.

The main difference between the Islamic and naturalism worldviews on freewill would be the underlying principle. Unlike naturalism, which upholds the belief that it is only the human who is responsible and accountable for their action, Islam put belief in destiny as part of their fundamental creed; in this case, God is involved in every human decision and action.<sup>109</sup> Even within the Muslim community, history has recorded extreme beliefs regarding human freewill and destiny have existed and are practised: *al-Jabriyya* (the determinism), who deny human free will on one extreme, and *al-Qadariyya* (the libertarians), who deny belief in destiny on the other extreme.<sup>110</sup>

Sunni Muslims believe in terms of accountability: the human has the capacity to acquire actions through selections or choices as they are offered limited potential actions at every instance in time so they are accountable for their choices on the Day of Judgement while maintaining the position that creation of those acts belongs to God alone.<sup>111</sup> Consequently, this different underlying principle would develop different attitudes in developing entrepreneurship competence, especially in Coping with Ambiguity, Uncertainty and Risk as well as Planning & Management competences.

Naturalism, holding the principle of reason supremacy,<sup>112</sup> relies more on scientific data to make an informed decision. The application of mathematical equations combined with statistical data are the main references. This approach was believed to make ambiguity clearer, uncertainty more predictable and subsequently lower the probability of failure risk.<sup>113</sup>

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<sup>106</sup> Shaikh, "Determining Conformity," 4.

<sup>107</sup> Ted Peters, "Free Will in Science, Philosophy, and Theology," *Theology and Science* 17, no. 2 (2019): 149, <https://doi.org/10.1080/14746700.2019.1596215>.

<sup>108</sup> Ibid.

<sup>109</sup> Al-Maghniṣāwī, *Imam Abu Hanifa's Al-Fiqh Al-Akbar Explained*, 107-12.

<sup>110</sup> Ibid., 21-22.

<sup>111</sup> Jeffrey Halverson, *Theology and Creed in Sunni Islam: The Muslim Brotherhood, Ash'arism, and Political Sunnism* (New York: Palgrave Macmillan, 2010), 17-18.

<sup>112</sup> Faris, *The Productive Muslim*, 21-23.

<sup>113</sup> Peter Bernstein, "The New Religion of Risk Management," *Harvard Business Review* 2 (1996), <https://hbr.org/1996/03/the-new-religion-of-risk-management>.



For a competent Muslimpreneur, on top of applying *ikhtiyar* (optimal efforts) in developing Coping with Ambiguity, Uncertainty and Risk competence, they should at the end have *tawakkul* (put reliance on God). Balancing courage and self-determination to continue taking the initiative, get into action, manage the risks and be prepared to accept the final result.<sup>114</sup>

### ***Sustainability: Limited against Abundance Resource***

In the Western worldview, resources are considered limited and, to be successful, one needs to acquire them as much as possible. Success is measured by the amount of acquired wealth, which in modern times translates into total acquisition of land, labour, capital and knowledge.<sup>115</sup>

Due to the belief of resource limitations and the spirit of materialism, Europeans were motivated to acquire as many resources as possible. This belief led to the era of colonialism in the 15<sup>th</sup> to 19<sup>th</sup> centuries.<sup>116</sup>

In the contemporary world, the United Nations has agreed to adopt three pillars of sustainable development in an effort to ensure sustainability in resource exploitation, especially tangible ones, to ensure future generations can still have access to these limited resources; the environment is preserved and resources are equitably distributed through social inclusion.<sup>117</sup> Yet, conflict over access and rights to tangible resources (land, labour, natural resources) still happen,<sup>118</sup> but now the battlefield also includes fights over intangible resources (information, digital assets and knowledge) in the form of claiming intellectual property, patents and trademarks.<sup>119</sup>

This belief of resource limitation is still reflected in the *EntreComp* in describing the Mobilising Resource Competence in Resource competence area. A competent entrepreneur is expected to make the most of limited resources, which are the material (tangible) and non-material (intangible) including digital resources.<sup>120</sup>

The Islamic worldview, on the other hand, holds the principle that God is the true owner of all resources – tangible and intangible. The resources provided by God are abundant, far beyond limited. Resources are provided not only for personal use, but most importantly for the

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<sup>114</sup> Miftachul Huda et al., “Strengthening Divine Values for Self-Regulation in Religiosity: Insights from Tawakkul (Trust in God),” *International Journal of Ethics and Systems* 35, no. 3 (2019): 342-344, <https://doi.org/10.1108/IJOES-02-2018-0025>.

<sup>115</sup> Patrick Cunningham, “European Union: Measuring Success” *Issues in Science and Technology* 26, no. 3 (2010): 75, <https://issues.org/cunningham/>.

<sup>116</sup> Harry Magdoff, Richard A. Webster and Charles E. Nowell, “Western Colonialism,” *Encyclopedia Britannica*, December 9, 2020, <https://www.britannica.com/topic/Western-colonialism>.

<sup>117</sup> Asad Zaman and Junaid Qadir, “Islamic Approaches to Sustainable Development,” in *Islamic Perspective for Sustainable Financial System*, ed. Mehmet Saraç and Mohammed Kabir Hassan (Istanbul: Istanbul University Press, 2020), 56, <https://doi.org/10.26650/b/ss10.2020.017.03>.

<sup>118</sup> This research is written when Russia is invading Ukraine and Israel is still occupying Palestine.

<sup>119</sup> Stephan Kinstella, “The Case Against Intellectual Property,” in *Handbook of the Philosophical Foundations of Business Ethics*, ed. Christoph Luetge (München: Springer, 2012), 1325–1326.

<sup>120</sup> McCallum et al., *EntreComp into Action*, 191.

common good of the community (*maslaha*).<sup>121</sup> Several Islamic practices aim to ensure the sustainability of resource usage such as *waqf* (endowment), waste reduction, self-control and moderation.<sup>122</sup>

**Transferability: Lifelong Effort or Gifted**

The EntreComp is constructed using a progression model consisting of four main levels: foundation, intermediate, advanced and expert. The EntreComp progression model provides a reference for the development of proficiency starting from value creation achieved through external support, up to independent transformative value creation.<sup>123</sup>

Most scholars agree that entrepreneurship competence should be attained through learning-by-doing or direct observation.<sup>124</sup> The principle of progression and direct observation is in line with the Islamic principle of how to attain knowledge. Islam emphasises the importance of having someone to be observed or role-modelled.<sup>125</sup> One key difference in the Islamic perspective, as God is the Omniscient, God would be the source of knowledge. God provides knowledge to human in several ways: by revelation through His prophet or by providing inspiration.<sup>126</sup> Consequently, as a competent Muslimpreneur, the knowledge and skill to communicate with the Omniscient become essential to master.

Table 1 is a summary comparison between EntreComp and MCDF based on CAST principles.

**Table 1. Principle Comparison Between EntreComp and MCDF**

Source: Author’s illustration

| Areas      | EntreComp   | MCDF   |
|------------|---|--|
| Objective  | Competent citizen as part of building a lifelong learning society.  | Competent believer as part of an effort to know God and how to serve Him better fulfilling His creation objective.   |
| Conformity | Orientation: Naturalism.<br>Creativity: Borderless.<br>Vision: Relatively short-term – worldly.<br>Ethical values: Humanity as defined by and validated mostly on rationality, custom and judicial precedent. | Orientation: Deism.<br>Creativity: Restricted.<br>Vision: Long-term (hereafter).<br>Ethical values: Islamic values based on the Qur’an and <i>hadith</i> . |

<sup>121</sup> Adi Setia, “The Economy of Life: Money, Wealth and Community,” *The Ecumenical Review* 67, no. 2 (2015): 244, <https://doi.org/10.1111/erev.12157>.

<sup>122</sup> Labeeb Bsoul et al., “Islam’s Perspective on Environmental Sustainability: A Conceptual Analysis,” *Social Sciences* 11, no. 6 (2022): 228, <https://doi.org/10.3390/socsci11060228>.

<sup>123</sup> Bacigalupo et al., *EntreComp*, 14-16.

<sup>124</sup> Martin Lackeus, *Entrepreneurship in Education: What, Why, When, How* (OECD, 2015), 26-29, [http://www.oecd.org/cfe/leed/BGP\\_Entrepreneurship-in-Education.pdf](http://www.oecd.org/cfe/leed/BGP_Entrepreneurship-in-Education.pdf).

<sup>125</sup> Miftachul Huda et al., “Al-Zarnūjī’s Concept of Knowledge (‘Ilm),” *SAGE Open* 6, no. 3 (2016), 3-4, <https://doi.org/10.1177/2158244016666885>.

<sup>126</sup> Qur’ān 42:51.

| Areas           | EntreComp   | MCDF  |
|-----------------|---|---|
| Accountability  | Self-determination: The human is fully accountable for their own action.<br>Ambiguity, uncertainty and risk should be scientifically assessed and controlled. | Balance between freewill and predestination.<br>Planning and management especially coping with ambiguity, uncertainty and risk is part of optimal effort ( <i>ikhtiyar</i> ), but the end result is to put reliance on God ( <i>tawakkul</i> ). |
| Sustainability  | Limited resources; hence, resources need to be accumulated.<br>Focus on the rights of the individual.   | Abundance resource; hence, resources need to be used and distributed fairly.<br>Focus on the common good ( <i>maslaha</i> ).  |
| Transferability | Competence is acquired in stages through the progression model and learning by doing approach.  | In agreement with the progression model and learning by doing approach.<br>God is the one who provides the knowledge in the form of guidance, inspiration and revelation.   |

## CASTING ENTRECOMP FORMING THE MUSLIMPRENEURSHIP COMPETENCE DEVELOPMENT FRAMEWORK

### *Conformity: Taqwā (God-consciousness), Fiqh (Islamic Jurisprudence) and Critical Thinking*

The principle of conformity comes from the belief that every human is created as God's slave. As a slave, in providing service to Him, everything we do, say and think should be part of continuous service (worship) to Him;<sup>127</sup> in line with what He wants so He would be content.<sup>128</sup> Having the attitude of *taqwā* (piousness) implies continuous reflection on one's actions and behaviour,<sup>129</sup> having eagerness to serve God and please Him as best as possible, by trying to conduct all things God commanded and leave all things that God forbids.<sup>130</sup>

*Taqwā*, as an attitude, provides a Muslimpreneur with strong grounds to spot an opportunity, value ideas, mobilise resources and work with others. *Taqwā* helps a Muslimpreneur to stay on the straight path, a path that God favours, and consequently would lead to His guidance, blessing<sup>131</sup> and success.<sup>132</sup>

The knowledge to know which actions or things are commanded by God or prohibited is called *fiqh* (Islamic jurisprudence).<sup>133</sup> Islamic jurisprudence is essential knowledge for the Muslimpreneur to acquire, ensuring informed religious behaviour and perfect interaction.<sup>134</sup> On its importance, Caliph 'Umar b. al Khattab once stated that the one with no Islamic

<sup>127</sup> Qur'ān 6:16.

<sup>128</sup> Faris, *The Productive Muslim*, 25-27.

<sup>129</sup> Meguellati Achour, Benaouda Bensaid and Mohd Roslan Bin Mohd Nor, "An Islamic Perspective on Coping with Life Stressors," *Applied Research in Quality of Life* 11, no. 3 (2016): 670, <https://doi.org/10.1007/s11482-015-9389-8>.

<sup>130</sup> Yasir Mutar, "Investigating Cognitive Allegory in An-Nawawi's Forty Hadiths: A Translational and Pragmatic Analysis," *Anbar University Journal of Language & Literature* Winter, no. 20 (2015), 201-2.

<sup>131</sup> Qur'ān 7:96.

<sup>132</sup> Faris, *The Productive Muslim*, 197.

<sup>133</sup> Kamali, *Principles of Islamic Jurisprudence*, 1-3.

<sup>134</sup> Asri Abdullah and Azam, "Halal Entrepreneurship," 6.

jurisprudence could not trade in the market.<sup>135</sup> Knowing that interest is prohibited based on Islamic jurisprudence, a Muslimpreneur would constrain sourcing financial resources; financing with interest would be restricted.<sup>136</sup>

It is expected that to a certain extent a competent Muslimpreneur would not blindly follow the Islamic law. A competent Muslimpreneur needs to think critically about the objective behind Islamic law (*Maqasid-al-Shari'ah*), each prohibition or command.<sup>137</sup>

Critical thinking becomes an essential skill for an Muslimpreneur in spotting opportunities, valuing ideas and mobilising resources, which would require *ijtihad* (personal reasoning). According to Kamali, due to the changing conditions of the Muslim community, *ijtihad* became a main instrument of interpreting the Divine message and attaining justice, salvation and truth when determining Islamic jurisprudence.<sup>138</sup>

### ***Accountability: Riḍa (Contentment with Divine Decree), Risk Management and Self-Management***

*Riḍa* (contentment) is a praiseworthy attitude, as a reflection of the belief that God is the Omnipotent. Having a *riḍa* attitude means being able to exhibit a genuine state of satisfaction regardless of the situation, including in the face of trials and tribulations, such as the onslaught of disease, death of loved ones and loss of property.<sup>139</sup>

It is inferred from the Qur'ān that facing tribulation is an inherent risk of being a believer;<sup>140</sup> tribulation is no longer unknown, but something for which a Muslim needs to be ready and prepared.

Imam Ghazali explains that *riḍa* does not mean a believer should abandon the effort to remove the source of tribulation.<sup>141</sup> Consequently, as part of alignment with orthodoxy and orthopraxy, to be a competent Muslimpreneur, a Muslim should acquire proper knowledge about managing the risks as part of putting optimal efforts before putting reliance on God.

Entrepreneurship is about pursuing opportunities and there is risk in every opportunity. An opportunity is pursued if the benefits outweigh the risk; hence, by managing the risk – either by reducing or transferring – the opportunity would be greater. Even though there is an uncertainty aspect within risk, and risk and uncertainty are related to the unknown, risk should be differentiated from uncertainty. Risk closely refers to effort to manage the unknown by knowledge-based application on the orderliness of the world while uncertainty is a totally random unknown. Some Islamic scholars usually use the term *gharar* (excessive uncertainty in a transaction) to differentiate uncertainty from risk, where dealing with the totally random

<sup>135</sup> Setia, "Al-Ghazālī on the Proprieties of Earning and Living," 25-26.

<sup>136</sup> Shaikh, "Determining Conformity," 6.

<sup>137</sup> Asri Abdullah and Azam, "Halal Entrepreneurship," 6.

<sup>138</sup> Kamali, *Principles of Islamic Jurisprudence*, 468-74.

<sup>139</sup> Daniel Cordaro et al., "Contentment: Perceived Completeness across Cultures and Traditions," *Review of General Psychology* 20, no. 3 (2016): 223-24, <https://doi.org/10.1037/GPR0000082>.

<sup>140</sup> Qur'ān 29:2.

<sup>141</sup> Al-Ghazālī, *The Forty Principles of the Religion*, 280-284.

unknown is prohibited based on Islamic teaching.<sup>142</sup> A position that is aligned with a *riḍa* attitude.

The common belief is that the word risk carries negative connotations so it always needs to be mitigated or avoided as much as possible.<sup>143</sup> In fact, a study indicates the original English word risk comes from the Italian word *risico* and *risco*, which are presumed to be derived from the Arabic word *rizq* (provision or sustenance); which means in its religious sense “the daily provision allotted by God to each man,” which carries a more neutral connotation.<sup>144</sup>

As part of applying the principle of accountability, a competent Muslimpreneur should possess self-management skills. This skill is an ability that allows possessors to control their thoughts, feelings and actions, which is important to own especially when facing uncertainty and ambiguity.<sup>145</sup>

This skill can be enhanced by having a *riḍa* attitude, knowing that all tribulations are part of the inherent risk of being a believer; therefore, a competent Muslimpreneur has applied risk management knowledge to avoid, mitigate or accept the risks. Better self-control would transform to perseverance in times of tribulation.

Self-management skills, knowledge of risk management and a *riḍa* attitude are essential for the Muslimpreneur, especially as part of developing Coping with Ambiguity, Uncertainty & Risk and Planning & Management competences. It also enhances the development of Self Awareness & Efficacy competence as well as Motivation & Perseverance competence.

### ***Sustainability: Iqtiṣād (Moderation), Islamic Economic System and Fostering Collaboration***

*Iqtiṣād* (moderation) is a relative attitude. It depends on two factors, social stratum perception and the use of the resource. Islamic teachings promote a moderation attitude, a middle path between niggardliness and extravagance.<sup>146</sup>

A moderation attitude would drive a Muslim to ensure that resources entrusted to them by *al-Mālik* (the true owner) would be well used, ideally not wasted and not to be accumulated by limited people, and mobilised to drive economic growth for the benefit of the community.

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<sup>142</sup> Nurul Syazwani Mohd Noor et al., “Shariah Risk: Its Origin, Definition, and Application in Islamic Finance,” *SAGE Open* 8, no. 2 (2018): 4–5, <https://doi.org/10.1177/2158244018770237>.

<sup>143</sup> Christian Bisson, “Risks aren’t always Negative,” *PM Network* 28, no. 8 (2014), <https://www.pmi.org/learning/library/risk-management-assessing-positives-negatives-3834>.

<sup>144</sup> Ghassen Bouslama and Younes Lahrichi, “Uncertainty and Risk Management from Islamic Perspective,” *Research in International Business and Finance* 39 (2017): 720, <https://doi.org/10.1016/j.ribaf.2015.11.018>.

<sup>145</sup> Thuduwege Sajeevanie, “Importance of Self-Management and Future Research Thoughts: A Critical Review Perspective,” *International Journal of Creative Research Thoughts* 8, no. 7 (2020): 4124, [www.ijcrt.org](http://www.ijcrt.org).

<sup>146</sup> Mohammed Faris, “Barakah Culture vs. Hustle Culture: How to Win More Days Without Losing your Soul,” The Productive Muslim Company, December 6, 2018, <https://productivemuslim.com/barakah-vs-hustle-culture/>.

The Islamic economic system is a knowledge that is established under the cardinal principle of social justice in resource allocation and maximisation of utility of those resources.<sup>147</sup>

An important feature within the Islamic economic system knowledge is the understanding of an Islamic mechanism to ensure equitable redistribution of resources, especially tangible resources in various forms, such as *zakat* (almsgiving), *sadaqa* (voluntary charity) and *infaq* (spending in the way of Allah).

Acknowledging that each trustee is entrusted with different resources, a Muslimpreneur needs to develop skills to foster collaboration<sup>148</sup> and ensure optimal use of resources for the overall community benefit.

A competent Muslimpreneur would understand that the world where they live is temporary. Their competency is then determined by their contributions, steadfastness to moderate attitude, actively seeking knowledge about the Islamic economic system and continuously improving their ability to collaborate with others. Consequently, they would be motivated to become more productive and pursuing more opportunities to create value by working with others collaboratively. Entrepreneurship activity would not be viewed as an endeavour to only fulfil personal needs as they are motivated to provide security for other members of the community through almsgiving or voluntary charity.<sup>149</sup>

### ***Transferability: Ihsān (Striving for Excellence), Knowledge Acquisition & Sharing, and Effective Communication***

The word *ihsān*, due to its numerous meanings depending on context, has many English meanings. As ethical values, it is translated as compassion;<sup>150</sup> in Sufism and philosophical domain, it is usually translated as spiritual excellence.<sup>151</sup> For the purpose of this research, striving for excellence as an attitude is chosen to describe *ihsān*.

Islam acknowledges there are two types of knowledge: the one that is revealed by God, the Omniscient, which includes the Qur'ān and *sunna*, and the knowledge that is acquired through experience, observation and systematic research.<sup>152</sup> Islam promotes all Muslims to always actively acquire knowledge and share their knowledge.<sup>153</sup>

<sup>147</sup> Masudul Alam Choudhury, "Principles of Islamic Economics," *Middle Eastern Studies* 19, no. 1 (1983): 93-94, <https://www.jstor.org/stable/4282924>.

<sup>148</sup> Qur'ān 5:2.

<sup>149</sup> Ibrahim Warde, "Financial Products and Instruments," in *Islamic Finance in the Global Economy* (Edinburgh: Edinburgh University Press, 2010), 146-147.

<sup>150</sup> Mohd Faizal Rameli et al., "The Characteristics of Muslimpreneurs from the View of Muslim Scholars and Academician," *International Journal of Teaching and Education II*, no. 2 (2014): 49, [https://www.academia.edu/67350482/The\\_Characteristics\\_of\\_Muslimpreneurs\\_From\\_The\\_View\\_of\\_Muslim\\_Scholars\\_and\\_Academician](https://www.academia.edu/67350482/The_Characteristics_of_Muslimpreneurs_From_The_View_of_Muslim_Scholars_and_Academician).

<sup>151</sup> Junaid Qadir, "Spiritual Excellence (Ihsān) for Professionals: A Ḥadīth Based Perspective," 2019, 1-2, [https://www.researchgate.net/publication/331682628\\_Spiritual\\_Excellence\\_Ihsan\\_for\\_Professionals\\_A\\_Hadith-Based\\_Perspective](https://www.researchgate.net/publication/331682628_Spiritual_Excellence_Ihsan_for_Professionals_A_Hadith-Based_Perspective).

<sup>152</sup> Moten, "Islamization of Knowledge in Theory and Practice," 265.

<sup>153</sup> Abū Dāwūd Sulaymān al-Ash'ath as-Sijistani, "Book of Knowledge," in *Sunan Abi Dawud*, accessed October 31, 2022, <https://sunnah.com/abudawud/26>.

For a Muslim, knowledge should be viewed as a confirmation of Divine unity and purpose. In fact, Islam, according to Mawdūdī, does not recognise the concept of science for its own sake nor knowledge for its own sake.<sup>154</sup> Knowledge should be applied for the good of humanity and ultimately to earn God's pleasure.

To share the knowledge, a Muslim needs to attain effective communication skills. Communication, in this case, is not limited to human-to-human interaction but includes skills to communicate effectively with the Divine, the Omniscient, through supplication and acts of worship.<sup>155</sup>

Applying *ihsān* would propel a Muslim to progress in their effort to acquire this competence, having knowledge about how to acquire knowledge and share it would effectively develop Learning from Experience competence and by mastering effective communication skills, a competent Muslimpreneur could mobilise and work with others effectively. A competent Muslimpreneur also should rely on their skills to communicate with the Divine, the Omniscient, to provide guidance, help and inspiration.

## CONCLUSION

This research is part of an early iteration of effort to facilitate a Muslim to attain one of the important competence, entrepreneurship. The MCDF is proposed as a discussion starting point among scholars to explore how to enrich this framework further.

The research suggests consensus is required on important terminologies in the domain of Muslim competence development, as intertwined terminology is common and perplexing in this domain.

Instead of starting from scratch, the development of the MCDF follows the approach of Islamisation of Knowledge. This involves synthesising an already established and well-researched framework, namely EntreComp, and enriching it by incorporating Islamic principles and teachings.

As summarised in table 2, the MCDF has been constructed to comprise all basic components required to develop a competent Muslimpreneur. Synthesised from a robust framework, the MCDF provides a set of practical competences – knowledges, skills and attitudes – that would allow a Muslim to be productive, add value, pursue opportunities and marshal resources to achieve success according to Islamic principles and teachings.

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<sup>154</sup> Moten, "Islamization of Knowledge in Theory and Practice," 254.

<sup>155</sup> Qur'an 40:60.

**Table 2. The MCDF**

Source: Author’s illustration

| Muslimpreneurship Competence Development Framework   |                                       |  |                               |  |
|--|---------------------------------------|--|-------------------------------|--|
| Ideas & Opportunities<br>(Spotting Opportunities, Creativity, Vision, Valuing Ideas, Ethical & Sustainable Thinking)                               |                                       |  |                               |  |
| Resources<br>(Motivation & Perseverance, Self-Awareness & Efficacy, Financial & Economic Literacy, Mobilising Others, Mobilising Resources)        |                                       |  |                               |  |
| Into Action<br>(Taking Initiative, Planning & Management, Working with Other, Coping with Ambiguity, Uncertainty & Risk, Learning from Experience) |                                       |  |                               |  |
| Key principle  | Conformity                            | Accountability                                 | Sustainability                | Transferability                          |
| Complementing knowledge  | Islamic jurisprudence ( <i>fiqh</i> ) | Risk management                                | Islamic economic system       | Knowledge acquisition & sharing          |
| Essential skills   | Critical thinking                     | Self-management                                | Fostering collaboration       | Effective communication                  |
| Core attitudes   | God-consciousness ( <i>taqwā</i> )    | Contentment with Divine decree ( <i>rida</i> ) | Moderation ( <i>iqtisād</i> ) | Striving for excellence ( <i>ihsān</i> ) |

Applying CAST principles (Conformity, Accountability, Sustainability and Transferability) to the EntreComp results in four complementing knowledges – Islamic Jurisprudence, Risk Management, Islamic Economics and Knowledge Acquisition & Sharing – and four essential skills – Critical Thinking, Self-Management, Fostering Collaboration and Effective Communication. It also highlights four core attitudes: God-consciousness, Contentment with Divine Decree, Moderation and Striving for Excellence.

The ultimate objective of MCDF is to facilitate Muslims attaining *al-falāh* (success), which encompasses a successful life in this world and the hereafter; to become *insān kāmil* (perfect human), which involves the development of one’s character, ethics and moral values in accordance with Islamic teachings and principles, and to obtain the right knowledge about God, to strengthen one’s faith, to enhance one’s relationship with the Divine, and align one’s actions and decisions with Islamic teaching and principles.

**Future Research**

This research has provided answers to two questions: What Islamic teachings and principles can be useful tools and guidelines that can be incorporated into EntreComp? And, how can the effectiveness of EntreComp be improved for Muslim end users who are striving to become competent Muslimpreneurs? It proposes the MCDF, a more compatible, comprehensive and effective framework for developing entrepreneurship competence.

The research integrative literature review method applied by this research is less rigorous, prioritising breadth over depth in the findings, the empirical MCDF needs further fine tuning



and validation with more systematic research approach, as suggested by Ibrahim Ragab as part of an Islamisation of Knowledge endeavour.<sup>156</sup>

An integrative literature review demands the researcher to possess superior conceptual thinking.<sup>157</sup> The researcher's skill is limited; consequently, the findings might be biased toward the researcher's understanding, impacting the chosen Islamic principles and teachings applied in the research.

Future research can dig deeper within the levels of each 15 competences within the three competence areas of the EntreComp or expand the MCDF to include learning progression and expected learning outcomes into the framework building blocks.

Another area that is worth exploring for future research in this domain can replicate Almeida and Buzady's work exploring various innovative tools that can be adapted for the development of entrepreneurship skills among specific groups<sup>158</sup> or, as suggested by Venesaar, investigate measurement tools for assessing improvement in entrepreneurship competence and its sub-competencies during an intervention, which would help to find the best knowledge transfer models.<sup>159</sup>

Hopefully, more interest and research in Muslimpreneurship will elevate the community's competence, hence the Muslim community's mission, to become a blessing of the world can be realised.

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<sup>156</sup> Ibrahim Ragab, "On the Methodology of Islamizing the Social Sciences," *Intellectual Discourse* 7, no. 1 (1999).

<sup>157</sup> Hannah Snyder, "Literature Review as a Research Methodology: An Overview and Guidelines," *Journal of Business Research* 104 (2019): 335-36, <https://doi.org/10.1016/J.JBUSRES.2019.07.039>.

<sup>158</sup> Fernando Almeida and Zoltan Buzady, "Assessment of Entrepreneurship Competencies through the Use of FLIGBY," *Digital Education Review*, no. 35 (2019): 166-67, <https://doi.org/10.1344/der.2019.35.151-169>.

<sup>159</sup> Venesaar et al., "Entrepreneurship Competence Model," 23.

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