

IMPLEMENTING ISLAMIC CONSULTING-BASED LEARNING PROGRAM IN ENTREPRENEURIAL EDUCATION: THE CASE OF MALAYSIA

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ABSTRACT

Although many recent works suggest that the Consulting-Based Learning (CBL) program has been empirically proven to stimulate the interest of students to become involved in entrepreneurship, there has been little research that examines the CBL based on Islamic approach. This article contains discussions pertaining to Islamic CBL. It attempts to adduce a new paradigm regarding the implementation of CBL in the entrepreneurial education context in Malaysia. It is found that the CoBLAS model could still be the basis of reference for implementing CBL. The difference lies in the consulting groups being equipped with knowledge on Islamic business management negotiation services.

Keywords: Consulting-based learning, Entrepreneurship, Islam

1.0 INTRODUCTION

This article contains discussions pertaining to consulting-based learning (CBL) based on Islam. It attempts to adduce a new paradigm regarding the implementation of CBL in the entrepreneurial education context in Malaysia. Befitting the goal of making entrepreneurship a vocation among university students, various approaches to teaching and learning (T&L) had been introduced. Among the various T&L that exist, discussions pertaining to CBL that is related to entrepreneurial education in Malaysia is admittedly limited (Mazura and Norasmah, 2011). This limitation should be addressed immediately since CBL has been empirically proven to stimulate the interest of students to become involved in the field of entrepreneurship (Buerah 2007; Ahmad Rafli, Suraiya and M. Radzuan 2010; Faudziah and Habshah 2011; Keat, Selvarajah and Meyer 2011; Cheng and Chan 2011; Mazura and Norasmah 2011). To address this limitation,

one dominant creative effort is the SME-University Internship program. To what extent the goals of this program could be achieved has not been concluded. However, the increase in the number of universities, small medium enterprises (SMEs) and consultant groups among students involved in the program is seen as a positive note.

Besides this development, the implementation of this program does not initiate from an Islamic premise or at least include elements of Islam. Evidently, there has not been any group of consultants from any a public institute of higher learning (HLI) that is involved in the SME University Internship program that has championed Islam as a mode of solution. Given that the majority of the SMEs involved in the program are Muslim entrepreneurs, it is unbecoming if the business solutions offered by the consultant groups are not remedied according to Islam. Taking cognizance of this situation, this article intends to take a step forward by offering CBL based on Islam. It not only intends to ensure the birth of CBL according to the framework and mold of Islam but also to highlight the benefits of CBL based on Islam in solving business problems. Thus, this article is divided into three sections. The first section discusses the background of CBL. The second section discusses the need to build CBL based on Islam and the third section discusses CBL based on Islam.

2.0 CONSULTING-BASED LEARNING PROGRAM AND ENTREPRENEURIAL EDUCATION

2.1 Background

Entrepreneurial education (EE) is becoming increasingly important in an effort to make entrepreneurship an interesting vocation. It is not only a vocation but also a solution to various problems that exist presently such as unemployment, inflation, poverty etc. Mohd Fauzi, Takeru Ohe, Siohong Tih, Zaimah, Ahmad Azmi, Rozita et al. (2010) for example, had discussed this matter by adducing the significance of EE and training in improving the quality and quantity of entrepreneurs in the future. They had also mentioned that the implementation of EE is not something new, for it has been implemented in the 90's in various countries such as the US, Canada, UK and Sweden. Malaysia is no exception, as the Ministry of Higher Education had made it compulsory for every HLI student to enroll for the entrepreneurship subject beginning July 2007 (Utusan Malaysia, 2 July 2007). Interestingly they had brought up the issue of shortcomings in implementing the present EE, which is seen as too quantitative in form. Aspects of imagination, creativity, risk-taking and problem based learning, and CBL were not successfully applied. This view is justified for a CBL approach in substantiating EE.

Moreover, Mazura and Norasmah (2011) had mentioned three main reasons for the concern showed by interested parties towards EE in Malaysia. First, is the seriousness of the government in allocating funds, especially for the SMEs. Second, is the increase of unemployed graduated students, which had reached 60,000 unemployed thus far. Third, the lack of a positive attitude among graduated students who are pampered and overly dependent on the government and private organizations as vocation providers. If the three reasons are examined closely, it has actually become a national agenda as stipulated in the 10th Malaysia Plan and the 3rd Industrial Master plan:

“Supporting the creation of an entrepreneurial culture, the Government is committed to investing in creativity by stimulating entrepreneurship. To spur the number of business start-ups and encourage a culture of entrepreneurship in Malaysia, the Government will enhance the SME-University Internship Program. The Government will also promote entrepreneurship to young Malaysians by sponsoring business plan competitions

at schools and universities, introducing business-related curricula, and funding public campaigns that showcase successful Malaysian entrepreneurs. The target is to see 2,000 new businesses launched by students and graduates by the end of the Plan period.” (RMK-10)

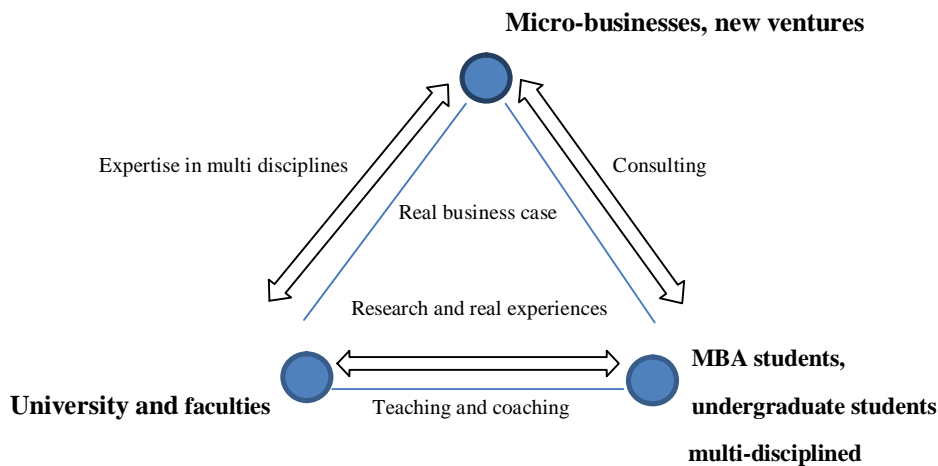
“Development programs for SMEs are focused on the acculturation of entrepreneurship and innovation as part of the efforts to change in mindsets as well as inculcate sound business values.” (PII3)

Both these plans had highlighted the importance of SMEs in generating the national economy and the graduated students as the prime movers of SMEs. Hence, CBL programs such as the SME-University Internship program have emerged at the right time.

2.2 The SME-University Internship Program

This program is managed by the Small and Medium Sized Industries Board, Malaysia (SME Corp Malaysia) and numerous Public Institutions of Higher Learning in Malaysia beginning 2 December 2008. It is based on the CoBLAS Model (Consultant Based Learning Program for ASEAN SMEs) introduced by the Entrepreneurship Research Group headed by Professor Takeru Ohe from Waseda University, Japan. The model is shown in Diagram 1 below.

Diagram 1 CoBLAS: Learning from helping



graduate students

Source: Mazura & Norasmah (2011)

This model clearly has presented a very comprehensive policy framework to be applied in the SME-University Internship program, giving simultaneous benefit to the SMEs, students and combined HLIs. This program is confident of achieving two main objectives. First, is to help improve business capability and production capacity of small and medium sized industrial companies and to expose the SMEs to practices, theories, technologies and latest applications used in the industry today. Second, to assimilate entrepreneurship culture among university students. More specifically, the objectives of this program are (1) to ameliorate the performance of SMEs via the consulting approach, (2) to help improve the performance and business productivity of SMEs, (3) promoting entrepreneurship among students besides

exposing the reality surrounding SMEs, and (4) assist the students to acquire skills needed to work in small firms and encourage them to start a business of their own after completing their studies. To realize this intention, SME Corp. acts as the main secretariat for this program that has been running for 3 to 6 months now. It covers a period of a month for initial preparations, three months for the students to carry out improvements to their companies with an option of one additional month, if necessary, and one month for last minute preparations that covers the slide presentation preparations, preparing the final report and the final presentation.

Until the end of 2011, nine HLIs have implemented this program, which started with UKM in 2008 involving 20 students and four SMEs. In detail, Universiti Kebangsaan Malaysia (UKM), Universiti Malaysia Kelantan (UMK) and Universiti Utara Malaysia (UUM) had started this program in 2009, followed by Universiti Putra Malaysia UPM, Universiti Islam Antarabangsa Malaysia (UIAM), Universiti Malaysia Perlis (UniMAP), Universiti Sains Islam Malaysia (USIM) and Universiti Tun Hussein Onn Malaysia (UTHM) in 2010. A total of 15 universities had shown interest in participating in this program in 2011. One of them was Universiti Sultan Zainal Abidin (UniSZA), which started this program on 16 May 2011 involving three SME companies and three consulting groups covering 19 students.

3.0 THE NEED FOR A CBL BASED ON ISLAM

The awareness for the need of a CBL based on Islam stems from the lack of literature regarding entrepreneurial education (EE), which has been examined carefully according to Islamic perspectives. This deficiency, which has warranted the documentation of Islamic elements in consulting work, has been ignored when implementing the CBL program. At the same time, dependence on the conventional framework as the main philosophy in the implementation of CBL had made the outcome inaccurate according to Islamic perspectives. As a testament, not a single consulting group from any HLI had emphasized Islamic business solutions in their presentations during the workshop on implementing the SME-University Internship 2011 on 7 April 2011. Where a majority of SME company owners involved in this program were Muslims, it would be inappropriate for not having an Islamic remedy as a business solution. Perusing the literature on EE, there is literature that discusses efforts to benchmark entrepreneurship among HLI students. For example, Mazura and Norasmah (2011) did reaction research on eight Masters students using the qualitative and quantitative approach. They found that CoBLAS could attract the interest of students to learn more about entrepreneurship and chose entrepreneurship as a carrier after they graduate. This program has the ability to substantiate the student's ability to handle issues and actual business situations, hence to cultivate the entrepreneurial culture among students. Similar kinds of research were undertaken by Fauziah, Rohaizat and Siti Haslinah (2004), Cheng and Chan (2004), Faudziah and Habshah (2005), McKeown, Cindy, Srikanth, Kelly and Lynn (2006), Mohar, Manjit Singh and Kamal Kishore (2008) and Norasmah and Faridah (2010).

There is, however, literature that discusses the teaching and learning methods in EE. Mohd Zahari (2010), for example, discussed the pedagogy method in EE in Polytechnics. Using the focus group discussion method, he found that the teaching approach used by teachers were lacking. This problem could have emanated from inexperienced teachers, lack of teachers, too many students in one class or certain aspects of the training program that does not suit the curriculum. In order to overcome this, he had suggested the implementation of a number of pedagogies, on a weekly basis during semesters such as problem based learning, lectures, invited speakers, learning outside the classroom, techniques in

exploration, sessions with entrepreneurs and tutorials. Discussions on the learning and teaching approach in EE was also done by Estere (2004) with the emphasis on student centered learning, Kolb and Kolb (2005) with an emphasis on experiential learning and Siok and Ng (2006) with an emphasis on problem based learning.

At the same time, there have been writings that discussed specifically the implementations of EE via a specific program in a specific institution. For example, Ahmad Rafli, Suraiya and M.Redzuan (2010) explained the implementation of the SME-University Internship in UKM. Halimah and Faridah (2004) explained the reality in a few polytechnics in Malaysia. Faudziah and Habshah (2005) detailed the Student Entrepreneurship Program (SEP) in UUM. Kamariah, Yaacob and Wan Jamaliah (2004) discussed the phenomenon in UNITEN. Mohar, Manjit Singh and Kamal Kishore (2008) adduced the situation in UNITAR. Siti Nurulhuda, Nurazalia, Norailis, Rosnia and Norasikin (2011) highlighted the reality in USIM. On a different note, Armanurah, Abdul Razak and Syahrina (2005) summarized the involvement of a few HLIs in Malaysia that offer EE in a formal manner. This summary by Armanurah et. al. (2005) was clearly understood after the Ministry of Higher Education made it compulsory for every HLI student to enroll for the entrepreneurship subject beginning July 2007.

In reference to a few writing styles, it is clear that the focus is on the reality associated with the student's interest in the entrepreneurship field. This reality has brought about the best EE method. This similar thing has happened to some significant writings related to Islam. Mohammad and Sanoara (2012) for example, had examined the role of Islamic Bank of Bangladesh Ltd. (IBBL) in entrepreneurship development and rehabilitation of Muslim youth. The interesting part of this research is that they were more akin to nurturing the local researcher's model that is known as the Sharma Model for Entrepreneurship Development. They were confident that this model was suitable to the needs of a developing country such as Bangladesh. Hence, the validity and credibility of this model was not indicated clearly.

It cannot be denied that there are numerous writings related to Islamic entrepreneurship such as the research by Buerah (2007) who introduced a model on education and entrepreneurial development based on Islamic values and ethics. So too has Hernandez and Noruzi (2012), who had examined the influence of Islam on entrepreneurship in Islamic countries, specifically in Iran. Kayed (2006) had detailed Islamic entrepreneurship in general and the reality in Saudi Arabia, specifically. This academic thesis had become a book entitled "Islamic Entrepreneurship", written by M.Kabir Hassan. Thus far, efforts by Kayed & M.Kabir (2011) are the most complete discussions about entrepreneurship based on Islamic perspectives, which eventually became an Islamic entrepreneurship model. However, these writings do not discuss the teaching and learning or the CBL approach based on Islam. What the previous researchers raised were only suggestions on making EE more characteristic of Islam, like what was highlighted by Siti Nurulhuda et.al. (2011). Hence, even if these writings do not assume the Islamic theories and models as a basis, it should at least portray Islamic elements in EE or as a teaching and learning method. This has not happened and the absence of this undertaking admits the gap in the body of knowledge in the entrepreneurship field, generally and Islamic entrepreneurship, specifically.

4.0 CBL BASED ON ISLAM

The CBL concept based on Islam needs to emphasize the spirit of propagation with the '*amar ma'ruf nahi mungkar*' (asking to do right and abstain from wrong). This is according to Allah, the Almighty's command, which means:

“And the believers, men and women, are friends one of another. They enjoin good and forbid evil and keep up

prayer and pay the poor-rate, and obey Allah and His Messenger. As for these, Allah will have mercy on them. Surely, Allah is Mighty, Wise.” (Surah al-Taubah, 9:71)

In addition, a message by Rasulullah, Peace Be Upon Him (PBUH) through His Highnesses hadith, which means:

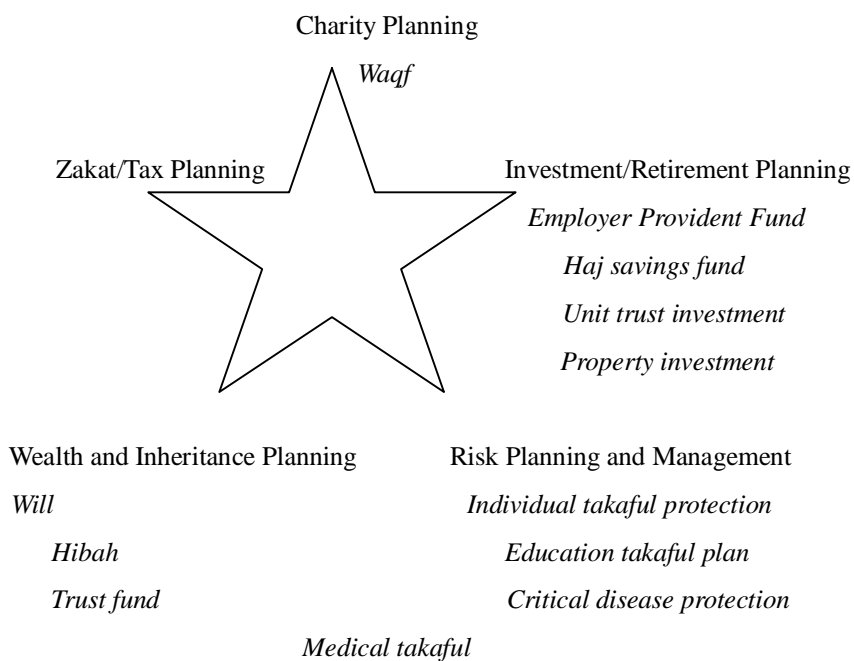
“The example of the person abiding by Allah's order and restrictions in comparison to those who violate them is like the example of those persons who drew lots for their seats in a boat. Some of them got seats in the upper part, and the others in the lower. When the latter needed water, they had to go up to bring water (and that troubled the others), so they said, 'Let us make a hole in our share of the ship (and get water) saving those who are above us from troubling them. So, if the people in the upper part left the others do what they had suggested, all the people of the ship would be destroyed, but if they prevented them, both parties would be safe.’” (Sahih al-Bukhary, Hadis No.2493)

Both these divine references highlight the values of Tauhid (oneness of Allah the Almighty or the concept of monotheism in Islam) and the collaboration that delivers mutual benefit. More than that, it is the blueprint for the whole implementation of CBL.

As for the moment, in order to develop the CBL based on Islam, the CoBLAS model could still be used as a basic reference for the implementation of CBL. With the intention of maximizing mutual benefit in accordance to Islam, the collaborating parties still focus on the universities, SME companies and consultant groups, which comprise students. The difference is that the consulting group focuses on consultative services on business management based on Islam that envelops the aspects of operations, marketing, human resources, accounting, risk management, strategic management and so forth. Specifically, three criteria are compulsory to these consulting groups.

Firstly, these consulting groups must be exposed to three basic philosophies. It covers (1) Epistemology and Tasawur (spiritual development) Islam, (2) Islamic financial planning, and (3) Islamic management. For the first basis, it intends to expose the groups to the theories and origins of Islamic knowledge, which is known as epistemology in Islam. Based on this epistemology, all related knowledge would develop and expand until it forms a consensus or the tasawur of that person. For the second basis, it aims to expose them to the instruments of Islam that is divided into five aspects, which are (1) planning for charity or benevolence, for example wakaf or apportioning land for the commons, (2) investment or retirement planning, for example the Haj savings fund, (3) risk management and planning, for example, the takaful (4) inheritance and property planning, for example, wills, (5) zakat planning. The entire concept is shown in Diagram 2.

Diagram 2 Islamic Financial Planning



Source: hijrahwealth.com

For the third basis, it is intended to expose them to knowledge on management development related to the institution and spiritualism. Values such as trust, ethics related to tauhid and submission to Allah the Almighty, are among the important salient points in the whole discussion.

Second, the consulting group needs to understand in detail the business model of Rasulullah PBUH. At least six books highlight these issues. First, book written by Mohamad and Aizuddinur (2010) entitled 'In the Footsteps of Rasul's Business'. Second, book written by Muslim Kelana (2008) entitled 'To Become an Entrepreneur as Astute as Muhammad Bin Abdullah'. Third, book written by Abdollah and Laode (2012) entitled 'Rasulullah's Business School'. Fourth, book written by Bambang Trim (2011) entitled 'Business According to Rasulullah PBUH: 40 Business Strategies of The Prophet PBUH'. Fifth, book written by Abu Shiddiq (2010) entitled 'Rasulullah - The Most Successful Entrepreneurial Icon'. Sixth, book written by Bambang Trim (2012) entitled 'The Illustrious Businessman According to the Methods of Rasulullah PBUH'. Quite number of scholars have criticized these works. Book written by Mohamad and Aizudidur entitled 'In the Footsteps of Rasul's Business', for example, has taken the analogy from a series of wars by Rasullulah PBUH to be applied in business theory. This analogy was criticized by Mohd Riduan. According to him, since the aim of war is to achieve success, at the end there would be a party that wins and one that loses. In dealings related to buying and selling, the aim is not to seek success. What is emphasized is fairness in dealings by both seller and buyer. Hence, to adopt the analogy of war in business is inaccurate. However, these works cannot be denied the strength from the point of interpreting all of Rasulullah's PBUH actions as an entrepreneur. Aspects such as marketing, selling, communication, leadership, religious learning and much more have been exhaustively examined so that it is easily assimilated as an example. Based on these six works, the pattern of discussion is seen as similar and akin to regard Rasulullah PBUH as a perfect model. Most evident are the main characteristics of Him, which can be summarized by these six values.

First is the submission to Allah the Almighty. This means business is none other than the instrument to seek love and

affection and submission to Allah the Almighty. Second is trust and honesty. This means the most valuable capital in a business is not in terms of money but the character of being honest and trustworthy in managing the business. Third is the strategies. This means that the businessperson should equip himself or herself with knowledge about entrepreneurship, which would be applied from time to time. This application would eventually bring into fruition a businessperson who is a strategist in every action he takes. The collaboration between Rasulullah PBUH and Sayidatina Khadijah clearly portrays the utter important of a strategic alliance in maintaining business performance at the highest level. Rasulullah PBUH with His business acumen and Sayidatina Khadijah with her wealth, both mutually complement each other towards building a synergy. Fourth is benevolence. This means that the businessperson should have a deep sense of benevolence. For example, he should ensure that there is no delay in paying remuneration to his employees. As for the customers, he should ensure that there are no elements of usury, deceit and cheating in the daily transactions. As with the society, the businessperson should ensure that a portion of his profits befit his obligation as a Muslim, such as paying the zakat, setting an inalienable religious endowment (wakaf), religious sacrifice (qurban) and so forth. Fifth is communication. The businessperson has to comprehend the art of communication to ensure his business transactions are conducted in a conducive environment. The Rasulullah PBUH made huge profits compared to other businesspersons on the trip to Syam (present day Palestine and its surrounding areas) and this shows His aura and allures to have transactions with Him. Among the reasons for this are His fluency and politeness adapted with a soft intonation. The sixth is jamaah (congregational or a sense of belonging in a mass). The businessperson should possess a business vision and mission that not only benefits him but the masses as one jamaah or as one congregation of Muslims. We have not encountered any company that possess a vision to become the largest wakaf enumerator in the world but this is what happened to Abdul Rahman Auf r.a. (r.a or *radiallahu an* means Allah's Blessing On Him) who bequeathed a large part of his property for the benefit of Islam. Astonishingly, the more he gave away, the more he got back. All these six values have to be comprehended by the consulting groups and the knowledge shared with the participating companies.

Thirdly, the advice and suggestions from the consulting groups need to be related to the aspect of religious obedience. For this reason, a few instruments pertaining to religious obedience could be the basis in determining the ideal behavior of businesspersons. Firstly is the instrument called 'A Muslim's Attitude Towards the Religiosity Scale' (MARS), which was formulated by Rusnah and Susela (2006). Second is the 'Islamic Spiritual Disposition Questionnaire' (ISDQ), which was introduced by Mohd Zailani (2009), while the third is 'Questionnaire on Religious Obedience', which was developed by Ahmad Azrin (2010). All three instruments highlight two main dimensions. The first dimension highlights the behavior towards compulsory practices such as daily prayers, fasting during the month of Ramadan, tithe, the Haj and concern about issues of halal and non-halal from a commercial aspect. The second dimension highlights behavior towards practices that are sunat (relating to actions that, if done, constitutes a blessing and if not, done does not constitute a sin) such as fasting, prayers, apportioning (sedekah), inalienable religious endowment (wakaf) and religious sacrifice (qurban). These dimension had been discussed by Kayed and M.Kabir (2011) and Hernandez and Noruzi (2012). These instruments could be made into a checklist to assist the businessperson in fulfilling his religious obligations.

5.0 SUMMARY AND CONCLUSIONS

It has been put into perspective that the CBL program is capable of stimulating the interest of students to further involve themselves in the entrepreneurial field after they had finished their studies at the HLI. One form of a CBL program is the SME-University Internship, which articulately combines the three parties, which were the SMEs, students and the HLI. The consulting group comprising the students and a mentor appointed by the university, would carry out the business negotiations with the SME company chosen and agreed upon by the university and the SME Corp.

Besides being implemented in 2008, admittedly so this business consulting service had not initiated the Islamic premise or at least introduced the elements of Islam into the program. Evidently, there has not been any group of consultants from any public institution of higher learning involved in the SME University Internship program that has championed Islam as a mode of solution. Given that the majority of the SMEs involved in the program are Muslim entrepreneurs, it is unbecoming if the business solutions offered by the consultant groups are not remedied according to Islam. Since there is a shortage of literature about EE that's in line with Islam, it is not surprising why these Islamic elements in negotiations were ignored in the implementation of the SME-University Internship program. This reality had brought about the need for CBL based on Islam.

At this moment, the CoBLAS model could still be the basis of reference for implementing CBL. The difference lies in the consulting groups being equipped with knowledge on Islamic business management negotiation services. Specifically, there are three compulsory criteria's to be adhered to by these consulting groups. For the first criteria, the consulting group must be exposed to three basic facts. It covers (1) Islamic tasawur and epistemology, (2) Islamic financial planning, and (3) Islamic management. For the second criteria, the consulting group needs to understand in detail the business model of Rasulullah PBUH. Based on present works, six main values reflect the business model of His Highness PBUH. First is submission to Allah the Almighty. Second is honesty and trustworthiness. Third is to be a strategist and fourth is benevolence. Fifth is communication. Sixth is jamaah (or spirit of congregation). These six values need to be understood by the consulting group and to share this knowledge with the company. For the third criteria, advice and suggestions from the consulting group needs to be associated with the aspect of religious obedience. All these three criteria are capable of assisting the consulting groups to channel suggestions based on ideas and Islamic thinking guided by the al-Qur'an and al-Hadith to the SMEs. As for the students, not only do they gain experience as a consultant but also as a propagator of Islam. The SMEs would not only gain profits but also the enrichment of the soul and property too. The universities, suited to their objective of producing leaders or khalifah's (civil or religious leader of a Muslim state) on this earth, would help spread the knowledge, which in fact is for the benefit for all creatures of Allah the Almighty.

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End Note

The Islamic spiritual Disposition Questionnaire contains items that were adapted from items that were built by Aswati (2007). While building these items she had changed the measurement of the standards, which is the Hoge Religious Orientation Test. She had changed the structure based on Islamic Tasawur and epistemology. The Religious Orientation Test by Aswati (2007) was later amended by Mohd. Zailani (2009) based on views from a few Islamic psychologists, who had divided the proclivity towards spiritual Islam to a few main themes. These themes represent the main elements contained in the Tauhid orientation (oneness of Allah the Almighty or monotheism in Islam) as the pillar of the Islamic concept called al-din. The Tauhid orientation is translated in a person's life and thought, which is highlighted through his behavior and various other daily actions.