

Islamic Entrepreneurship: Jurisprudential Principles, Business Ethics, and Human Rights Implications for Sustainable Development

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ABSTRACT

This study reconstructs the theological and jurisprudential foundations of Islamic entrepreneurship from primary Qur'anic, hadith, and classical *fiqh al-mu'āmalāt* sources, and proposes the Integrative Islamic Entrepreneurship Framework (IEF) as an original analytical architecture synthesizing five dimensions: theological foundations, jurisprudential architecture, ethical character, stakeholder rights, and sustainable development alignment explicitly linked to international human rights norms and the United Nations Sustainable Development Goals (SDGs). A normative-analytical methodology was employed through systematic review of classical *fiqh* texts (Al-Ghazali, Al-Zarqa, Al-Qaradawi) and contemporary Islamic economic scholarship, supplemented by comparative analysis against international human rights instruments. The study finds that Islamic entrepreneurial principles embody substantive convergences with international human rights norms, particularly rights to fair labor, consumer protection, equitable economic participation, and environmental sustainability. The IEF provides an actionable normative framework for Muslim entrepreneurs, Islamic finance institutions, business educators, and policymakers seeking to align entrepreneurial practice with both *shari'ah* principles and global human rights standards, advancing the discourse on law-based inclusive entrepreneurship in Muslim-majority societies.

Keywords: Halal Business Ethics, Human Rights, Islamic Entrepreneurship, *Maqasid Al-Shariah*, Sustainable Development

INTRODUCTION

Islamic entrepreneurship sits at the intersection of religious law, economic ethics, and sustainable development, yet remains insufficiently theorized within mainstream entrepreneurship scholarship. Prevailing theories have been developed predominantly within Western liberal economic paradigms that treat religious and legal normative frameworks as exogenous variables rather than constitutive elements of entrepreneurial conduct (Giacomin et al., 2023; Gümüşay, 2015; Siwale et al., 2023). This omission limits the explanatory reach of prevailing theories when applied to the approximately two billion Muslims worldwide for whom economic activity is governed by divine guidance and cannot be separated from religious and legal obligation.

Existing scholarship on Islamic economics and finance has focused predominantly on

banking instruments, zakat institutions, waqf endowments, and sukuk structures (Ascarya et al., 2022; Beik et al., 2023; Harahap et al., 2023; Supardi et al., 2022), with limited systematic attention to the foundational legal principles governing entrepreneurial practice per se, and almost no attention to the human rights implications of these principles. Islamic law (shari'ah), derived from the Qur'an, the Sunnah, scholarly consensus (ijma'), and analogical reasoning (qiyas), provides an elaborate normative architecture that fundamentally shapes how entrepreneurial activity is conceptualized and evaluated within Muslim communities (Al-Qaradawi, 2013; Almahfali, 2023), yet this architecture has not been synthesized into a comprehensive multi-dimensional entrepreneurship framework linked to international human rights norms.

This gap is particularly consequential given the substantive convergences between Islamic entrepreneurial principles and contemporary human rights discourse. The Qur'anic prohibition of *riba* (interest) directly addresses structural economic inequality; the doctrine of *hisbah* (market supervision) operationalizes consumer protection rights; and the institution of waqf (endowment) gives institutional expression to rights to social security and communal welfare (Ahmed et al., 2015; Salleh & Ahmad, 2021). The *maqasid al-shariah* framework, the higher objectives of Islamic law, provides a teleological architecture that directs economic activity toward human welfare outcomes aligned with the United Nations Sustainable Development Goals (SDGs), effectively functioning as an indigenous human rights theory rooted in divine command (Al-Jayyousi et al., 2022; Harahap et al., 2023; Maryanti et al., 2022).

Against this background, this article pursues three interconnected research questions: (RQ1) What are the theological and jurisprudential foundations of entrepreneurship in Islamic law, as reconstructed from primary scriptural and classical *fiqh* sources? (RQ2) How can these foundations be synthesized into a coherent, multi-dimensional analytical framework that integrates normative, ethical, and sustainability dimensions? (RQ3) To what extent do Islamic entrepreneurial principles converge with international human rights norms and the SDG framework? By addressing these questions, this article contributes to entrepreneurship theory, Islamic legal studies, and human rights scholarship. Theoretically, it enriches entrepreneurship theory by foregrounding theological, ethical, and communal dimensions that dominant Western frameworks systematically neglect. Jurisprudentially, it demonstrates that Islamic commercial law contains sophisticated mechanisms for protecting the economic rights of all stakeholders. Practically, the proposed Integrative Islamic Entrepreneurship Framework (IEF) provides actionable normative guidance for Muslim entrepreneurs, Islamic finance institutions, business educators, and policymakers. This study is particularly relevant to human rights and human security scholarship, as it demonstrates how Islamic jurisprudential principles operationalize fundamental economic rights, including the right to work and fair conditions of employment (*huquq al-'ummal*), consumer protection rights (*haqq al-mustahlik*), the right to equitable market participation, and the collective right to environmental sustainability. By examining entrepreneurship through the integrated lens of Islamic law and human rights, this article advances the growing body of legal scholarship that positions economic activity as a domain of rights-based governance rather than merely profit-oriented private conduct.

LITERATURE REVIEW

Entrepreneurship Theory and the Islamic Context

Entrepreneurship scholarship has historically been anchored in Western liberal economic traditions, emphasizing individual agency, profit maximization, opportunity exploitation, and market competition as defining features of entrepreneurial behavior (Block et al., 2020; Giacomini et al., 2023; Rietveld & Hoogendoorn, 2022). These frameworks, while analytically powerful, operate from secular ontological assumptions that systematically exclude religious normativity as a constitutive element of economic agency. A growing body of literature has interrogated the cultural and religious embeddedness of entrepreneurial behavior, demonstrating that entrepreneurial motivations, risk perceptions, and ethical orientations are profoundly shaped by religious worldviews and institutional contexts. However, this literature

has not yet produced a coherent, multi-dimensional analytical framework that fully integrates the theological, jurisprudential, and ethical dimensions of Islamic entrepreneurial conduct.

Hoque et al. (2014) argue that Islamic entrepreneurship is distinguished by its integration of spiritual motivation (*ibadah*) with economic activity (*mu'amalah*), producing a form of purposive economic agency fundamentally different from the homo economicus model. Ramadani et al. (2022) further demonstrate that Islamic entrepreneurship operates within a distinctive normative ecology where permissibility (*halal*), prohibition (*haram*), and graduated ethical evaluation of commercial conduct create a legal-moral framework with no precise parallel in Western entrepreneurship theory. Bibliometric surveys by Rafiki et al. (2023) and Raimi et al. (2025) confirm this trend. Notwithstanding these contributions, the literature has not yet produced a rigorous, comprehensive framework that synthesizes the five constitutive dimensions theological, jurisprudential, ethical, stakeholder rights, and sustainability into a single analytical architecture capable of guiding both scholarly inquiry and practical policy. The IEF directly addresses these gaps by integrating all five dimensions into a single analytical architecture explicitly linked to international human rights norms.

Islamic Law, Human Rights, and Economic Activity

Islamic jurisprudence approaches economic activity through a distinctive ontological lens: all human action, including commercial conduct, is potentially subject to divine evaluation and carries moral weight classified within the five-fold *ahkam* categorization (obligatory, recommended, permissible, discouraged, and prohibited). The foundational principle of *ibahah al-asliyyah*, the presumption of permissibility in commercial transactions unless explicitly prohibited by scriptural evidence, provides an expansive legal space for entrepreneurial innovation while establishing clear boundaries that protect human rights and social welfare (Al-Zarqa, 2004; Bhat & ul Haq, 2023). This principle reflects a sophisticated normative architecture that enables adaptation to changing commercial realities while preserving core ethical commitments.

The broader framework of *maqasid al-shariah*, the higher objectives of Islamic law, classically formulated as the protection of religion (*din*), life (*nafs*), intellect (*aql*), lineage (*nasl*), and property (*mal*), has been expanded by contemporary scholars to encompass social justice, human dignity, and environmental stewardship (Al-Jayyousi et al., 2022; Ibn 'Ashur, 2006). This expansion establishes a direct and substantive interface between Islamic legal teleology and the contemporary international human rights framework. Harahap et al. (2023) and Al-Jayyousi et al. (2022) demonstrate that when the *maqasid* framework is read alongside international human rights instruments, Islamic commercial law emerges as a comprehensive indigenous normative architecture for rights-based economic governance, a convergence that constitutes the primary gap this article seeks to address.

The Prophet Muhammad (PBUH) as Entrepreneurial Role Model

Islamic tradition presents the Prophet Muhammad (peace be upon him) as an exemplary entrepreneur whose commercial career, spanning approximately twenty-five years before prophethood, demonstrates that productive economic engagement constitutes a noble form of worship when conducted with integrity, fairness, and social consciousness. The prophetic commercial practice established foundational ethical principles: absolute prohibition of deception (*najash*) and fraud (*ghish*), mandatory disclosure of product defects, prohibition of price manipulation and hoarding (*ihhtikar*), and obligation to honor contractual commitments (Gümüşay, 2015; Tlaiss, 2015). These principles constitute an early systematic articulation of consumer rights and fair trading standards that anticipate modern human rights frameworks by over a millennium, yet have not been subjected to sustained comparative analysis with contemporary international human rights instruments.

METHOD

This study employs a normative-analytical methodology, which constitutes a well-established approach in Islamic legal scholarship for the systematic examination of scriptural, jurisprudential, and doctrinal sources (Al-Qaradawi, 2013). The normative-analytical method is appropriate for research seeking to reconstruct legal principles from primary textual sources

and to examine their implications for contemporary legal and policy challenges, including human rights governance. This methodology is distinct from empirical social scientific methods in that it engages with the internal logic, coherence, and implications of normative legal systems rather than with observed behavioral outcomes.

The corpus of primary sources was assembled through a systematic multi-database search conducted in January–February 2025, covering four categories: (1) Qur'anic verses pertaining to commercial activity, economic justice, and social responsibility, identified through review of major Qur'anic indices and tafsir literature; (2) authenticated hadith from the six canonical collections (Bukhari, Muslim, Abu Dawud, Tirmidhi, Nasa'i, Ibn Majah), accessed through established hadith databases; (3) classical *fiqh al-mu'amalat* texts by Al-Ghazali (*Ihya' 'Ulum al-Din*), Al-Zarqa (*Al-Fiqh al-Islami fi Thawbihi al-Jadid*), and Al-Qaradawi (*The Lawful and Prohibited in Islam*); and (4) contemporary Islamic economic scholarship by leading academics. Secondary sources comprised peer-reviewed articles from SCOPUS and Web of Science-indexed journals, institutional reports from AAOIFI and BAZNAS, and relevant international human rights instruments.

The analytical procedure consisted of three sequential stages. In the first stage, systematic source identification, all relevant primary and secondary source materials were identified, compiled, and verified for authenticity and scholarly standing. In the second stage, thematic analysis was employed to organize the identified materials: concepts were first inductively coded and then grouped into overarching thematic categories capturing core principles, prohibitions, ethical mandates, and institutional mechanisms. This process is better described as systematic thematic analysis of normative texts rather than grounded theory coding, as the primary purpose was to interpret and synthesize prescriptive Islamic legal content rather than generate empirically grounded theory. The categories were reviewed iteratively and refined until internal coherence was established. In the third stage, comparative analysis, the identified Islamic entrepreneurial principles were systematically compared against international human rights standards and the SDG framework to assess convergences, complementarities, and points of distinction. The IEF emerged from this iterative process as an original synthesis of the five key dimensions identified across the primary sources. Trustworthiness was enhanced through triangulation of multiple source types and peer review of draft thematic categories by two senior scholars in Islamic economics and jurisprudence from the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, who reviewed the draft thematic categories across three iterations and provided substantive feedback on conceptual coherence, categorical completeness, and terminological consistency with the classical *fiqh al-mu'amalat* tradition. Categorical revisions following these reviews were logged and incorporated into the final thematic map.

A critical reflexive note is warranted: the present study is explicitly positioned as a normative-conceptual inquiry and, consistent with established practice in Islamic legal scholarship and in conceptual entrepreneurship theory-building (Gümüşay, 2015; Harahap et al., 2023; Ramadani et al., 2022), does not include primary empirical validation of the IEF's dimensions in practice. This is a deliberate methodological boundary rather than an oversight. Nevertheless, to mitigate the limitations of a purely conceptual design, three complementary steps were taken: first, the IEF was iteratively refined against authoritative classical and contemporary sources representing divergent jurisprudential schools; second, the framework was subjected to expert peer review as described above; and third, each dimension was explicitly mapped onto operationalizable international instruments (SDG indicators, UN Guidelines for Consumer Protection, ILO decent-work standards), ensuring the framework is directly translatable into measurable constructs. Building on this foundation, a structured empirical research agenda is proposed: (i) a cross-country survey of Muslim entrepreneurs in Indonesia, Malaysia, and Gulf Cooperation Council states to test whether self-reported adherence to the IEF's five dimensions predicts firm-level stakeholder-orientation, fair-labor practice, and SDG-aligned outcomes; (ii) multi-site comparative case studies of Islamic microfinance institutions, zakat organizations, and waqf-based enterprises; and (iii) longitudinal policy-evaluation studies assessing whether *maqasid*-aligned national entrepreneurship policies produce measurable improvements in SDG 1, 8, 10, and 16 indicators.

Theoretical Framework: the Integrative Islamic Entrepreneurship Framework (IEF)

Drawing on the foregoing review, this article proposes the Integrative Islamic Entrepreneurship Framework (IEF) as an original analytical architecture for understanding entrepreneurial conduct within Islamic normative boundaries while simultaneously advancing human rights objectives. The IEF is distinguished from prior conceptual contributions which have tended to address individual dimensions in isolation (Gümüşay, 2015; Hoque et al., 2014; Ramadani et al., 2022) by its simultaneous integration of theological, jurisprudential, ethical, stakeholder rights, and sustainability dimensions into a single coherent model, and by its explicit mapping of Islamic entrepreneurial principles onto international human rights norms and the SDG framework. The IEF comprises five interconnected dimensions elaborated in Section 5, as presented in Table 1.

Table 1. The Integrative Islamic Entrepreneurship Framework (IEF)

Dimension	Core Components	Human Rights Relevance
Theological Foundation	Khalifah (stewardship), tawhid (divine unity), ibadah (worship through work)	Right to dignity; right to productive economic participation
Jurisprudential Architecture	Permissible contracts (mudarabah, musharakah); prohibition of riba, gharar, maysir, ihtikar	Fair trade rights; consumer protection; economic equality
Ethical Character (Akhlak al-Tijariyyah)	Sidq (truthfulness), amanah (trustworthiness), ihsan (excellence), 'adl (justice)	Right to honest dealing; anti-fraud protections; workers' rights
Stakeholder Rights & Social Responsibility	Huquq al-'ibad (rights of people), zakat, waqf, qard hasan	Right to social security; poverty alleviation; communal welfare
Sustainable Development Alignment	SDG convergences: poverty eradication (SDG 1), decent work (SDG 8), reduced inequalities (SDG 10), responsible consumption (SDG 12)	Collective rights to development; environmental sustainability; inclusive economic growth

Source: Authors' construction based on analysis of primary Islamic legal sources

RESULTS AND DISCUSSION

This section presents the Integrative Islamic Entrepreneurship Framework (IEF) across its five dimensions, examining each dimension in relation to both Islamic jurisprudential sources and international human rights norms. The analysis is organized into six sub-sections corresponding to the framework's theological foundations, jurisprudential architecture, ethical character, stakeholder rights, SDG convergences, and implications for Islamic business education and policy.

Theological Foundations: Khalifah as Entrepreneurial Mandate and Human Dignity

The Qur'anic concept of khalifah variously translated as vicegerency, stewardship, or trusteeship provides the deepest theological justification for entrepreneurial economic activity in Islam. The Qur'an declares that God has appointed humanity as khalifah (stewards) on earth, entrusted with the responsible management and development of earthly resources for the benefit of all creation (Q. 2:30; Q. 6:165). This theological mandate carries profound human rights implications: it establishes productive economic activity not merely as a private right but as a collective obligation toward the common good, grounding the right to economic participation in divine command rather than state concession alone (Al-Ghazali, 2004; Sidani & Al Ariss, 2015). Critically, khalifah doctrine transforms the normative

status of entrepreneurship from a permissible private activity to a divinely mandated form of communal stewardship a conceptual move with no precise parallel in secular entrepreneurship theory.

Al-Ghazali's (2004) classification of economic activities as potentially obligatory (*fard kifayah*) when necessary for communal welfare illustrates that Islamic theology situates entrepreneurship within a framework of communal rights and obligations rather than merely private freedom. This stewardship paradigm fundamentally challenges the extractive model of entrepreneurship prevalent in neoclassical economics, substituting instead a model of purposive economic agency directed toward human flourishing and ecological responsibility (Al-Jayyousi et al., 2022; Kalkavan et al., 2021). Compared to Freeman et al.'s (2021) stakeholder theory, which grounds the firm's obligations in managerial effectiveness, the khalifah framework grounds them in divine accountability, producing a qualitatively different and potentially more robust motivational structure for ethical entrepreneurial conduct.

Jurisprudential Architecture: Permissible Transactions and Structural Protections

Islamic jurisprudence has developed an extensive taxonomy of permissible commercial transaction structures that provide the legal infrastructure for entrepreneurial activity while simultaneously protecting the rights of all parties involved. The four principal partnership structures *mudharabah* (profit-sharing investment), *musharakah* (joint equity partnership), *murabahah* (cost-plus sale), and *salam* (forward sale) each operationalize the Islamic principle of profit-and-loss sharing (PLS), ensuring that entrepreneurial risk is equitably distributed rather than borne disproportionately by the weaker party (Azmat & Subhan, 2022; Kalkavan et al., 2021; Shamsudheen et al., 2023). This risk-sharing architecture constitutes a structural human rights intervention in the economic sphere, preventing systematic transfer of risk from capital providers to productive entrepreneurs that characterizes conventional debt financing.

The prohibition of *riba* represents the most consequential structural constraint on entrepreneurial finance within Islamic law and simultaneously its most significant human rights intervention. By prohibiting predetermined interest charges, Islamic law addresses the structural inequality inherent in debt-based financing systems where lenders are guaranteed returns regardless of the borrower's commercial success. Harahap and Risfandy (2022) argue that interest-based financing creates systematic distortions favoring established wealth holders over productive entrepreneurs, functioning as a mechanism of economic exclusion that disproportionately disadvantages marginalized communities. The *riba* prohibition thus operationalizes the human right to equitable economic participation, aligning with SDG 10 (Reduced Inequalities) in ways that existing Islamic finance scholarship has acknowledged without systematically elaborating (Harahap et al., 2023).

Beyond *riba*, Islamic jurisprudence identifies additional categories of prohibited commercial conduct with significant human rights implications. *Gharar*, excessive uncertainty or ambiguity in contractual terms, is prohibited because it creates conditions for exploitation of the informationally disadvantaged party, thereby protecting consumers and weaker contracting parties from information asymmetry exploitation (Azmat & Subhan, 2022). *Maysir*, the acquisition of wealth through gambling or pure chance, is prohibited because it transfers wealth without creating economic value, undermining the right to fair economic exchange. *Ihtikar*, the hoarding of essential commodities to artificially inflate prices, is prohibited because it violates the community's right to affordable access to basic necessities (Al-Qaradawi, 2013; Javaid, 2022), mapping directly onto the right to food in SDG 2 (Zero Hunger).

Ethical Character: *Akhlaq al-Tijariyyah* and Rights-Based Commerce

Beyond structural legal constraints, Islamic tradition articulates a positive ethics of entrepreneurial character, *akhlaq al-tijariyyah* comprising interconnected virtues that the Muslim entrepreneur is obligated to cultivate and that directly operationalize human rights principles in everyday commercial practice. This positive ethical framework distinguishes Islamic commercial ethics from merely compliance-oriented legal systems and anticipates

what contemporary business ethics scholarship describes as virtue-based approaches to corporate ethics (Beekun & Badawi, 2005; Helfaya et al., 2018; Nazir et al., 2022; Sidani & Al Ariss, 2015; Udin et al., 2022).

Sidq (truthfulness and honesty) encompasses truthfulness in representation of products and services, honesty in pricing, and transparency in disclosure of material defects, corresponding directly to the modern human right of consumer protection as codified in the UN Guidelines for Consumer Protection (1985, revised 2015). *Amanah* (trustworthiness and integrity) refers to faithful discharge of obligations, encompassing fidelity to contractual terms, responsible stewardship of entrusted capital, and safeguarding of stakeholder interests, paralleling modern fiduciary duty obligations, while its grounding in divine accountability provides motivational robustness that legal fiduciary obligations alone cannot ensure.

Ihsan (excellence and benevolence) requires that the Muslim entrepreneur pursue excellence as a moral obligation toward all stakeholders, while *'adl* (justice) demands fairness in all commercial dealings, including equitable treatment of employees, fair pricing, and just distribution of profits. The concept of *'adl* in Islamic commercial ethics both parallels and in significant respects exceeds the protections afforded by contemporary international labor rights frameworks, encompassing not only fair wages but also dignified working conditions, respectful treatment, and recognition of the worker's contribution to enterprise value (Nabhan & Munajat, 2023; Siswanto, 2024; Suryani et al., 2023; Tlaiss, 2015; Tlaiss & McAdam, 2023). Tlaiss and McAdam (2021) found that Islamic ethical commitments, particularly *'adl* and *amanah*, were among the strongest predictors of stakeholder-oriented entrepreneurial behavior; this finding is corroborated by Althalathini et al. (2022) in conflict-zone contexts.

Stakeholder Rights and Social Responsibility: *Huquq al-'Ibad*

Islamic commercial ethics extends beyond individual virtue to encompass a comprehensive framework of stakeholder rights and social responsibilities. The Islamic concept of *haqq* (right or entitlement) provides the normative basis for a stakeholder theory of the firm that in significant respects predates, parallels, and enriches Freeman et al.'s (2021) influential stakeholder approach. Whereas Freeman's framework, as recently elaborated by Freeman et al. (2021) and integrated with Islamic CSR by Koleva (2021) and Khan et al. (2023), is grounded in managerial effectiveness and competitive strategy, the Islamic *huquq al-'ibad* framework is grounded in divine accountability and the inalienable rights of persons as bearers of God's trust a difference in foundational logic that produces distinct practical implications.

In the Islamic framework, stakeholder rights include: the rights of employees to fair wages paid promptly and without diminishment; the rights of customers to honest representation, fair pricing, and products free from undisclosed defects; the rights of business partners to transparent accounting and equitable profit distribution; the rights of competitors to fair market practices; and the rights of the broader community to benefit from commercial activity through mandatory zakat obligations and encouraged voluntary charitable contributions (Ali et al., 2023; Beekun & Badawi, 2005; Helfaya et al., 2018; Khan et al., 2023). This comprehensive stakeholder framework demonstrates that Islamic commercial law functions as an indigenous human rights mechanism protecting the economic rights of all parties affected by entrepreneurial activity.

The institutional mechanisms of *zakat* (obligatory almsgiving), *waqf* (Islamic endowment), and *qard hasan* (interest-free loan) further operationalize the human right to social security and poverty alleviation through entrepreneurial channels. In the Indonesian context, the estimated annual zakat potential exceeds IDR 327 trillion (approximately USD 21 billion), and the rapidly developing waqf institutional infrastructure represents a substantial resource for inclusive entrepreneurship development that directly advances SDG 1 (No Poverty), SDG 8 (Decent Work), and SDG 10 (Reduced Inequalities) (Beik et al., 2023; Saiti et al., 2021; Sawmar & Mohammed, 2021; Shaukat & Zhu, 2021; Sudarsono et al., 2021; Uluyol et al., 2021; Zauro et al., 2020). Ascarya et al. (2023) demonstrate that digital

fintech integration is further expanding the reach and efficiency of waqf-based social entrepreneurship.

Convergences with the SDGs and International Human Rights Norms

The systematic comparative analysis of Islamic entrepreneurial principles against the SDG framework reveals convergences that are substantive and structural rather than merely rhetorical. Table 2 presents these convergences across eight principal Islamic entrepreneurial principles, demonstrating that each principle maps onto one or more specific SDGs and addresses a recognized category of international human rights.

Table 2. Convergences Between Islamic Entrepreneurial Principles and Selected SDGs

Islamic Principle	SDG Alignment	Human Rights Dimension
<i>Zakat & Waqf</i>	SDG 1 (No Poverty); SDG 10 (Reduced Inequalities)	Right to social security; right to adequate standard of living
Prohibition of <i>Riba</i>	SDG 8 (Decent Work); SDG 10 (Reduced Inequalities)	Right to equitable economic participation; freedom from economic exploitation
<i>Khalifah</i> Stewardship	SDG 12 (Responsible Consumption); SDG 13 (Climate Action)	Right to healthy environment; intergenerational equity
Prohibition of <i>Gharar</i>	SDG 16 (Peace, Justice)	Consumer protection rights; right to fair contract
Prohibition of <i>Ihtikar</i>	SDG 2 (Zero Hunger)	Right to food; right to affordable basic necessities
' <i>Adl</i> (Justice) in Employment	SDG 8 (Decent Work)	Right to fair wages; right to dignified working conditions
<i>Sidq & Amanah</i>	SDG 16 (Strong Institutions)	Right to honest dealing; anti-corruption
<i>Ihsan</i> (Excellence)	SDG 9 (Innovation)	Right to quality goods and services

Source: Authors' analysis based on primary Islamic legal sources and SDG framework

The convergences illustrated in Table 2 reflect substantive normative parallels rooted in shared commitments to human dignity, economic justice, and sustainable development. The mapping of *Sidq* (truthfulness) and *Amanah* (trustworthiness) to SDG 16 (Peace, Justice, and Strong Institutions) warrants particular elaboration. At the institutional level, *Sidq* operationalizes the obligation of full disclosure in commercial transactions a direct analog to the transparency and accountability requirements underpinning SDG 16.6. *Amanah* establishes a duty of fiduciary integrity that prohibits fraudulent misrepresentation and corruption in all commercial dealings, directly advancing SDG 16.5. Together, these virtues establish a normative framework for institutional integrity grounded in divine accountability rather than merely legal compliance, producing a potentially more robust motivational structure for anti-corruption conduct than regulatory enforcement alone. These convergences reflect the independent development, over fourteen centuries, of a normative system oriented toward the same fundamental human goods that international human rights instruments seek to protect. This finding supports and extends the argument advanced by Harahap et al. (2023) that Islamic commercial law provides a comprehensive indigenous normative architecture for rights-based economic governance, while adding the systematic SDG mapping that prior scholarship had not provided.

A critical observation is warranted regarding the limits of this convergence. Islamic commercial law and international human rights instruments, while sharing substantive normative commitments, differ in their foundational ontology (divine command versus human reason and dignity), institutional enforcement mechanisms, and scope of application. These differences do not negate the practical policy significance of the convergences

identified, but counsel against naive conflation of the two normative systems and call for careful, context-sensitive application of the IEF in diverse legal and cultural environments.

Implications for Islamic Business Education and Policy

The IEF carries significant implications for the design of Islamic business education curricula and for national entrepreneurship policy in Muslim-majority countries. Current business education even in Muslim-majority countries is dominated by Western theoretical frameworks that treat Islamic principles as optional ethical supplements rather than foundational normative structures (Rauf et al., 2022). The IEF provides an integrated pedagogical framework through which the theological, legal, ethical, stakeholder, and sustainability dimensions of Islamic entrepreneurship can be systematically taught, assessed, and applied.

From a policy perspective, the IEF carries concrete practical implications for Islamic business regulation and national entrepreneurship policy in Muslim-majority countries. First, at the regulatory level, national commercial laws in Muslim-majority jurisdictions can explicitly incorporate IEF principles: prohibition of *gharar* and *ihtikar* can be codified as consumer protection standards; *riba* prohibition can inform the design of Islamic microfinance programs targeting marginalized entrepreneurs; and the principle of *'adl* in employment can provide normative grounding for fair wage legislation aligned with SDG 8. Second, at the institutional level, zakat and waqf institutions can be repositioned as instruments of inclusive entrepreneurship financing, channeling funds toward productive enterprise creation rather than purely charitable distribution, directly advancing SDG 1 and SDG 10. Third, at the curriculum level, Islamic business schools should restructure curricula around the IEF's five dimensions, ensuring graduates are equipped with the normative architecture to make rights-respecting entrepreneurial decisions. Fourth, Islamic finance certification bodies (AAOIFI, IFSB) can develop IEF-based entrepreneurship compliance standards allowing businesses to demonstrate alignment with both *shari'ah* requirements and international human rights norms. Indonesia, with its well-developed zakat and waqf institutional infrastructure, large Muslim-majority population, and active national entrepreneurship development programs (Harsanto et al., 2024; Siswanto, 2024; Wibowo et al., 2022) represents a particularly promising context for piloting such an integrated policy approach (Ascarya et al., 2023; Beik et al., 2023).

CONCLUSION

This article has advanced a systematic normative-analytical reconstruction of entrepreneurship within the framework of Islamic law. In response to RQ1, the analysis demonstrates that Islamic law provides a substantive, internally coherent, and practically relevant normative foundation for entrepreneurship, rooted in the Qur'anic concept of *khalifah* stewardship, the permissibility principle (*ibahah al-asliyyah*), and the teleological architecture of *maqasid al-shariah*. In response to RQ2, the Integrative Islamic Entrepreneurship Framework (IEF) synthesizes five interconnected dimensions theological, jurisprudential, ethical, stakeholder rights, and sustainability alignment into a coherent analytical architecture explicitly linked to international human rights norms. In response to RQ3, the comparative analysis reveals substantive and structural convergences between Islamic entrepreneurial principles and the SDG framework across eight principal domains including poverty alleviation (SDG 1), decent work (SDG 8), reduced inequalities (SDG 10), responsible consumption (SDG 12), climate action (SDG 13), and institutional integrity (SDG 16). The IEF represents an original contribution to Islamic economics scholarship and to entrepreneurship theory, providing one of the most comprehensive multi-dimensional frameworks to date that integrates all five dimensions into a single model explicitly linked to international human rights norms, addressing a significant gap in prior scholarship that had examined individual dimensions in isolation.

The practical implications of the IEF for Islamic business regulation are significant. Regulators in Muslim-majority jurisdictions can use the IEF as a normative blueprint for designing *shari'ah*-compliant entrepreneurship policies that simultaneously fulfill international human rights obligations: (1) contract law reform incorporating *mudharabah*

and *musharakah* as default structures for small enterprise financing; (2) consumer protection legislation grounded in *Sidq* and prohibition of *gharar*; (3) labor regulations anchored in 'adl; and (4) mandatory zakat compliance for incorporated Islamic businesses. This study has limitations inherent to its normative-analytical methodology: as a review-based study, it does not provide primary empirical data on the actual entrepreneurial practices of Muslim entrepreneurs. Future research should address these limitations through survey-based, case study, and ethnographic approaches examining the behavioral and institutional dimensions of Islamic entrepreneurship in diverse Muslim-majority contexts. Comparative legal studies across different Muslim-majority jurisdictions, together with longitudinal policy-evaluation studies assessing the impact of *maqasid*-aligned entrepreneurship programs on SDG outcomes, would constitute particularly valuable contributions to both Islamic economic policy and development scholarship.

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AUTHOR CONTRIBUTIONS

Nani Sutarni: Conceptualization, development of the research questions, methodology, synthesis of the Integrative Islamic Entrepreneurship Framework, and writing of the original draft. Achmad Hufad: Conceptual review of the entrepreneurship and education dimensions, and review and editing of the manuscript. Purnomo: Analysis of Islamic jurisprudential sources and the framework's jurisprudential architecture. Hady Siti Hadijah: Review of the ethical and stakeholder-rights dimensions, and editing of the manuscript. Hendri Winata: Analysis of the business and sustainable-development implications. Diemas Arya Komara: Review of the human-rights implications and relevant communication literature. Mohammad Rindu Fajar Islamy: Analysis of Islamic social and educational perspectives, and review of the manuscript. All authors should confirm that this division accurately represents their work and that they approved the final manuscript.

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The authors declare that they have no financial, professional, personal, or institutional conflicts of interest related to this research, its analysis, or its publication. The study's interpretations and conclusions are based on the authors' analysis of the sources identified in the manuscript.

DATA AVAILABILITY

This study is based on documentary sources, including Qur'anic verses, hadith from the canonical collections, classical *fiqh* works, contemporary scholarly literature, institutional reports, and international human-rights instruments. The sources used to develop the analysis are cited in the manuscript and listed in the references. No original empirical dataset was generated or analyzed for this normative-analytical study.

AI USE DECLARATION

AI-assisted tools were used solely to support the processing and organization of bibliographic references. They were not used to write or generate the manuscript. The authors remain responsible for checking the cited sources and for the accuracy, originality, and integrity of the article.

ETHICAL CLEARANCE

This study used a normative-analytical methodology based on scriptural, jurisprudential, scholarly, and institutional sources. It did not involve human participants, interviews, surveys, experiments, or the collection of personal data. Formal ethical clearance was therefore not applicable to the study, subject to the applicable procedures of the authors' institutions.

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