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Harnessing Sustainable Skills for TVET Students in Entrepreneurship and Islamic Finance: A PRISMA Review

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ABSTRACT

Sustainable entrepreneurship is the answer to tackling global challenges like unemployment, social inequality, and environmental degradation. Islamic finance, an alternative financial model, provides a framework for economic entrepreneurship with ethical and inclusive financial principles. Nevertheless, limited research has been conducted within the realm of Islamic finance about TVET, specifically from a student perspective. Using a PRISMA-based methodology, this study fills current literature gaps by systematically reviewing 47 peer-reviewed articles published between 2020 and 2025 and providing the students' concerning embedding Islamic finance. Results show that Sukuk, Zakat, and Waqf are viewed as viable, value-coherent sources of financing for students and have a profound stimulating impact on their interest and preparedness for entrepreneurial enterprise. Moreover, the inclusion of Islamic finance principles into TVET curricula would further promote financial literacy, ethical business practices, and sustainability-driven entrepreneurial mindsets among students. However, from the students' perspective, regulatory constraints, limited awareness of Islamic finance opportunities, and insufficient curricular content on Islamic entrepreneurship are still considered major barriers. Further, collaborative efforts between policymakers, educational institutions, and financial institutions to address these challenges can significantly improve students' engagement and support for Sharia-compliant financing initiatives for sustainable ventures. Future research should include empirical studies reflecting a student's lived experience and pilot educational programs to validate these findings effectively.

1. Introduction

21st-century challenges facing the global community include climate change, social inequality, and economic instability. Sustainable entrepreneurship is a paradigm shift that combines

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environmental, social, and economic objectives through holistic solutions to foster inclusive and resilient advancement [1,2]. This is significantly supported by several studies that argue this approach aligns with the fundamentals of Islamic finance, rewarding ethical behavior and social justice. Supporting Islamic Financial Solutions for Environmental Sustainability Approach: For example, Sukuk (Islamic bonds) can be seen from Malaysia and Indonesia to finance renewable energy projects [7,8]. Despite such favorable interventions, researchers have observed a limited exploration of the operational linkages between sustainable entrepreneurship and Islamic finance.

Moreover, the scope of existing research has identified major gaps regarding incorporating Islamic finance in Technical and Vocational Education and Training (TVET) to encourage sustainable entrepreneurship. Despite TVET's recognition as a key to a highly entrepreneurial workforce, prior literature has failed to explore the potential integration of Islamic finance within TVET that could aid in enabling sustainable and Islamic entrepreneurship. Hence, this study integrates sustainable entrepreneurship, Islamic finance, and TVET to understand better the role of TVET in supporting sustainable Islamic entrepreneurial activities. The study intends to establish challenges, opportunities, and best practices to support the integration of Islamic finance curriculum into TVET programs. In short, this research aims to contribute theoretical underpinning and empirical evidence to ultimately help stakeholders in their efforts to reach the United Nations Sustainable Development Goals (SDGs). Figure 1 shows the harnessing sustainable entrepreneurship in Islamic finance.

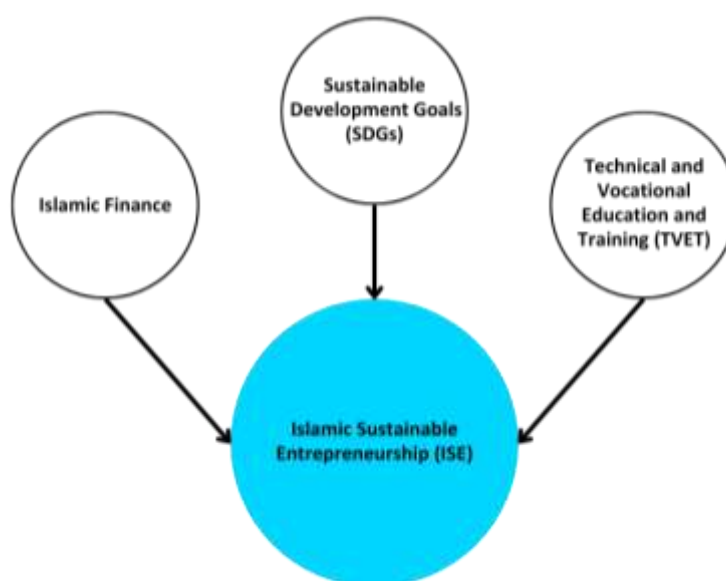


Fig. 1. Harnessing sustainable entrepreneurship in Islamic finance

1.1 Research Gaps

The study was conducted because no systematic review has been conducted on the relationships between TVET, sustainable entrepreneurship, and Islamic finance. Although these fields are becoming increasingly important, their interactions have yet to be developed worldwide. There is hardly any research on the interplay between these fields, highlighting key gaps in the literature. Although their significance is rising, their interconnections are still vastly unexplored. Limited research on the relationship between these domains makes this an important gap in the literature. The fact that Islamic finance is becoming more relevant in many areas where TVET is essential to workforce development makes this oversight more upsetting. Most existing studies

have largely been in broad areas of TVET, such as graduate employability, skills development and entrepreneurship education. Thus, highlighting the interlinkages among TVET, sustainable entrepreneurship, and Islamic finance is essential based on the identified research gap. This doesn't open a mode of exploration that will clarify how Islamic financial concepts can harmoniously synergise in sustainable entrepreneurship education by the TVET sector.

For example, Bahaw *et al.*, [14] explored entrepreneurship education's impact on vocational students' entrepreneurial intentions. This research is valuable but did not include Islamic finance principles, highlighting the demand to explore how Islamic finance principles can be integrated into performance measures. However, their study does not consider the principles of Islamic finance and sustainability; normally, the equation resolves how TVET curricula could be designed to help learners adopt sustainable practices in a business environment. Moreover, although research on TVET enterprises in predominantly Islamic countries like Bangladesh, Malaysia and Saudi Arabia provides crucial context [13,16-18], this study fails to consider the place of Islamic finance and sustainable entrepreneurship within TVET, thus uncovering another gap within the literature, which calls for scholarship.

In response to the identified research gaps, this study investigates the potential of Islamic finance to promote sustainable entrepreneurship in TVET programs. This study adopts the PICO framework to formulate a clear research question, as recommended by Coste *et al.*, [19], in defining *Population (P)* as TVET students, graduates, and educators; *Phenomenon of Interest (I)* as the integration of Islamic finance principles into sustainable entrepreneurship education; and *Context (Co)* as TVET institutions, particularly in Muslim-majority countries or settings that emphasise Shariah-compliant practices and sustainability. This structured approach guided the study to address three central research questions:

- i. RQ1: What fundamental principles of Islamic finance underpin sustainable entrepreneurship?
- ii. RQ2: How can TVET programs be designed to equip individuals with the skills and knowledge necessary for sustainable entrepreneurship within an Islamic financial framework?
- iii. RQ3: What challenges and opportunities emerge when integrating Islamic financial principles into TVET initiatives?

Therefore, by answering these questions, this study contributes to the literature by providing a framework integrating Islamic finance, sustainable entrepreneurship, and TVET education. This research theoretically contributes to the idea that ethical finance systems like Islamic finance can play a role in achieving sustainable development goals in TVET education. At a practical level, it provides evidence-based recommendations to policymakers, educators, and financial institutions in developing TVET curricula which integrate Islamic finance principles whilst strengthening sustainability-oriented entrepreneurial competencies. This research study should empower sustainable entrepreneurship through Islamic finance and TVETs with economic viability, socio-responsibility, and environmental sustainability.

2. Methodology

A systematic review aims to aggregate large literature from multiple studies into a simplified synthesis [20]. They provide rapid, reliable, and high-quality means of systematic review of large amounts of literature [21,22]. A systematic review is characterized by transparency of methods,

predetermined steps or phases, and specific inclusion and exclusion criteria. The study uses a systematic review method to aggregate and synthesize research evidence on sustainable entrepreneurship education, highlight emerging trends, and participate in the conceptual framework-building process undertaken by Chong *et al.*, [21]. This study used the framework for conducting systematic literature reviews, which is widely accepted and proposed by Sharma *et al.*, [23]. They describe a six-step framework, as shown in Figure 2.

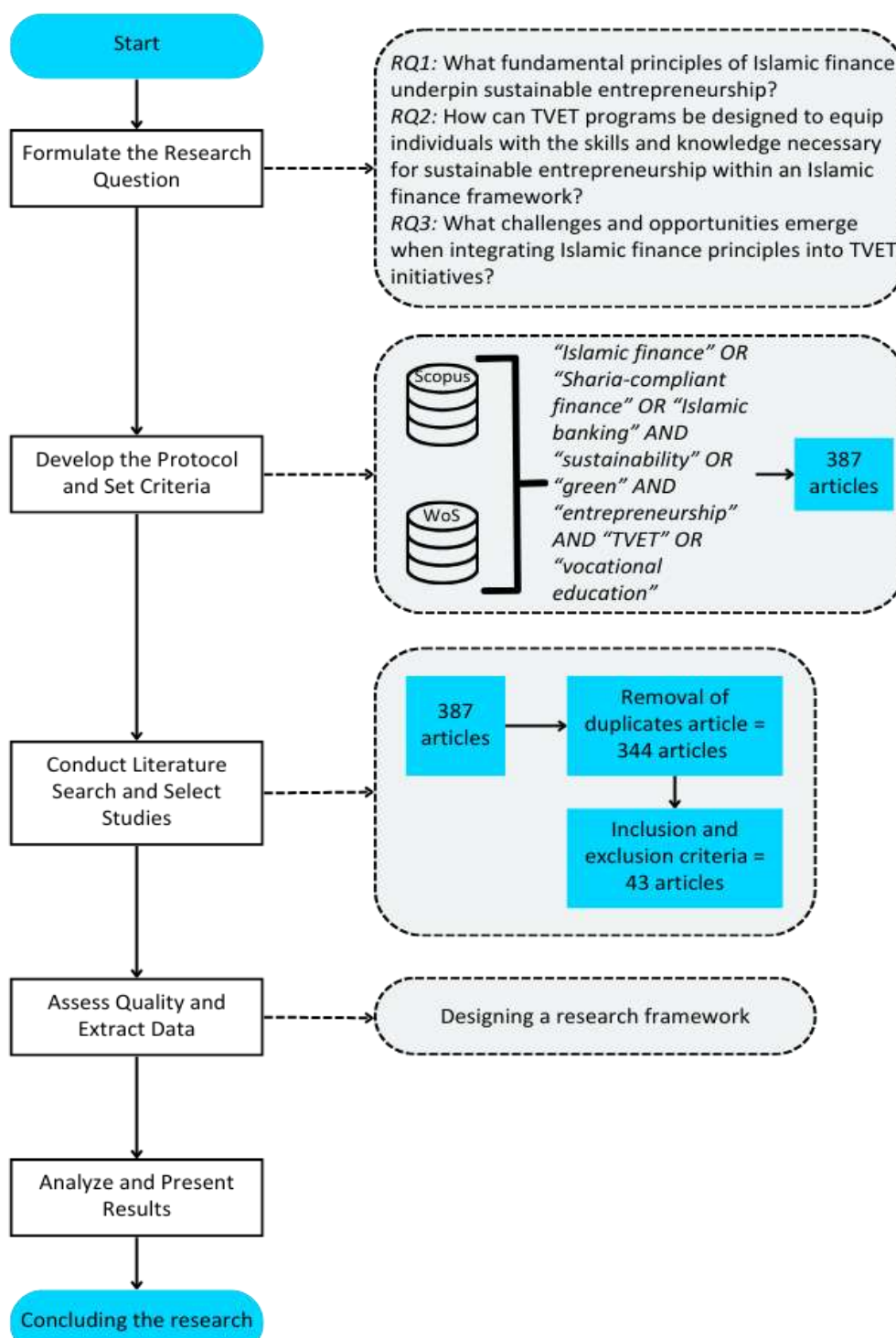


Fig. 2. Systematic review process using the PRISMA framework by Sharma *et al.*, [23]

2.1 Develop the Protocol and Set the Criteria

Using two academic databases, Scopus and Web of Science, this study systematically evaluated the published and forthcoming journal articles on Islamic finance and sustainable entrepreneurship. Scopus is well known for its extensive coverage of peer-reviewed journals, conference proceedings, and multidisciplinary research, which makes it appropriate for authors' systematic and bibliometric analysis [24–26]. Likewise, multiple authors appreciate the Web of Science for its broad indexing reach, citation tracking, and assessment of research performance [19,27-29]. Merging these databases assisted in fulfilling this study's aim of combining the literature across disciplines, including Islamic finance, sustainability, entrepreneurship, and TVET.

2.2 Conduct Literature Search and Select Studies

The researchers developed a set of search terms based on previously established criteria of Islamic finance. These were iteratively refined through the review of previous work by several authors [30-32]. Through a detailed examination of these literature sources, it has been possible to formulate a rich vocabulary that embraces the complete coverage of the literature on Islamic finance and sustainable entrepreneurship. Researchers summarise keywords about Islamic finance, sustainability, entrepreneurship and education. Based on these keywords, researchers develop search strings to improve the precision of the searched databases using the key terms. The searches were constructed with inclusion/exclusion criteria; articles must correspond with at least one keyword per grouping, thus ensuring that research articles fall within the intersection of Islamic finance and sustainable entrepreneurship within the frame of TVET. A sample search string used is as follows:

“Islamic finance” OR “Sharia-compliant finance” OR “Islamic banking” AND “sustainability” OR “green” AND “entrepreneurship” AND “TVET” OR “vocational education”

2.3 Assess Quality and Extract Data

Journal analysis offers an overview of the trends in publishing articles on sustainable entrepreneurship in education. Between 2023–2024, research on this topic has grown significantly, with 21 articles published compared to 20 articles published over the previous three years (2020–2022). However, only two articles were published in 2025. As a result, all 43 articles in the study were subjected to quantitative and qualitative content and thematic analyses to ensure a comprehensive evaluation. This process used the six-step inductive approach described by Sharma *et al.*, [23], including familiarization with data, generation of initial code, identification of theme, review of theme, definition of themes, and final write-up. By manual inspection, codes were systematically generated, organized into sub-themes, and integrated to form broader themes within sustainable entrepreneurship education. This structured approach identifies the fundamental dimensions of sustainable entrepreneurship in education. Finally, key extracts from the selected research articles are synthesized and are visually represented in Figures 3 and 4.

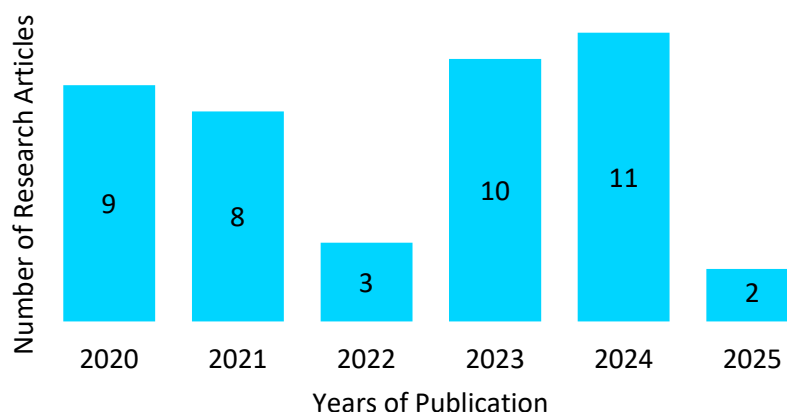


Fig. 3. Research articles by year publication



Fig. 4. Sub-themes and elements about Islamic finance, sustainability entrepreneurship and TVET

3. Results

The current research identifies four dominant themes in this field: the roles of Islamic finance, TVET curriculum integration, sustainability outcomes, and associated challenges. Each overarching theme comprised multiple sub-themes, illustrating the subject's complexity and multidimensional nature.

3.1 Role of Islamic Finance: How Zakat, Waqf, and Islamic Microfinance Fund TVET-Based Sustainable Ventures

Several authors [34-39] emphasised that Islamic finance plays a pivotal role in supporting sustainable projects in Technical and Vocational Education and Training (TVET) for students through financial instruments like Zakat, waqf, and Islamic microfinance. These instruments are financial lifelines and ethically oriented to students, lowering regulatory hurdles for entrepreneurs, especially students from impoverished communities. As revealed by Dirie *et al.*, [5] and Maulina *et al.*, [10], in addition, waqf-based entrepreneurship contributes to the sustainable financing of entrepreneurial education (SDG 4) and decent work (SDG 8) maintenance by sustainable administration of endowed. Additionally, it promotes poverty eradication (SDG 1) and curbing violence and disparity (SDG 10) through arrows data from Islamic micro-finance institutions to improve financial inclusion and help students depend less on interest-based loans. Furthermore, incorporating Islamic financial literacy into TVET programs equips students with the skills for quality education (SDG 4), which leads to active participation in sustainable economic growth (SDG 8) and ethical business conduct. Hence, students become entrepreneurs who can create and promote inclusive economic opportunities through both Islamic values and global sustainability benchmarks that directly relate to key SDGs and contribute to wider sustainable development goals.

3.2 Integrating Islamic Finance into TVET Curriculum by Embedding Islamic Finance in Entrepreneurship and Sustainability Modules

Integrating Islamic finance into TVET curricula focuses on nurturing Shariah-compliant financial literacy, ethical business practices, and Islamic entrepreneurship in the curricula of education systems, as suggested by several authors [3,31,40,42-44]. The programs highlight the importance of Zakat-, waqf- and sukuk-based financing as valuable financial resources for new establishments. We also found that TVET training incorporates education on entrepreneurship with a sustainability focus to teach the students critical skills in halal business management, sustainable investing approaches, and green finance, as reported by some authors [7,31,32,41]. We believe that practical learning is furthered through collaborations with Islamic financial institutions, which helps graduates be prepared to get involved in Sharia business operations.

3.3 Sustainability Outcomes: Graduates of TVET Who Incorporate Green Practices in Business Startups

When they launch their startups, graduates from TVET programs pursue sustainability with adherence to Shariah rules in their operations, ethical supply chains, and responsible management of resources used [31,42,45]. Contributions by Green Sukuk and Islamic ethical finance are important enablers of financing environmental sustainability initiatives, enabling entrepreneurs to found carbon-neutral businesses and build sustainable infrastructure [7,8,32]. Additionally, the

knowledge gained on Islamic finance with Maqasid al-Shari'ah principles allows graduates to integrate sustainability goals within their businesses to indicate low carbon emissions, ethical sourcing, and circular economy models [40,43,46]. For instance, the alumni start businesses using Islamic financial tools such as Green Sukuk to finance environmentally friendly projects, implement ethical supply chains that ensure responsible sourcing, and adopt circular economy principles to reduce waste and carbon emissions. These business initiatives directly align with and contribute to SDG 12 (Responsible Consumption and Production), SDG 8 (Decent Work and Economic Growth), and SDG 13 (Climate Action), demonstrating the roof-tops application of Islamic finance principles in pursuing global sustainability goals.

3.4 Challenges: Gap in Regulations, Limited Access to Islamic Finance, Absence of Islamic Entrepreneurship Education In TVET

However, various challenges still impede the successful adoption of Islamic finance in TVET entrepreneurship. Hummel *et al.*, [47] argued that regulatory gaps are considerable barriers to accessing Sharia-compliant funding and limit opportunities for young entrepreneurs. Moreover, weak awareness and inaccessibility to Islamic microfinance institutions and Islamic ethical investment alternatives also limit financing opportunities. The lack of Islamic entrepreneurship education in many TVET programs makes the graduates unfamiliar with the Shariah-compliant business model, financial planning, and risk-sharing mechanisms [1,39,48]. Overcoming the challenges necessitates enhancing regulatory structures, proliferating financial literacy programs, and collaborating with Islamic finance partners to promote a sustainable environment for entrepreneurship in TVET.

4. Conclusions

This paper demonstrates the transformative potential of the integration of the principles of Islamic finance into TVET, considering student perspectives. The training should include several Islamic financial tools like Zakat (obligatory almsgiving), waqf (endowments), and Islamic microfinance, in this case, would provide the socially deprived students with the means of developing Shariah-compliant businesses so that proper and viable economic activity is involved within the ethical and sustainable framework. Incorporating such financial instruments in the curricula of TVET systems will enable graduates to possess the financial literacy, entrepreneurial competencies and ethical decision-making skills necessary to create their ventures according to Islamic principles and the global goals for sustainability. Key three primary advantages of integrating Islamic Finance into TVET financing involve access to alternative funding mechanisms, promotion of financial inclusion, and encouragement of socially responsible and environmentally sustainable enterprises. This paradigm not only breeds a new generation of entrepreneurs who are 'taught' how to make wise financial decisions but also nurtures an ethical compass that urges these professionals to develop their businesses to benefit their societies and be environmentally sustainable. Consequently, TVET programs can shape innovative entrepreneurs who not only possess the potential to address challenges relevant to the contemporary era but also align with the ethical values of Islam, such as social justice, environmental stewardship, and ethical business practices.

However, the potential of these advantages is to be realised with concerted action by the key stakeholders of the system, which include educational institutions, policymakers, financial regulators, and the overall Islamic finance industry. Numerous difficulties must be addressed

before Islamic finance can be successfully incorporated into TVET entrepreneurship processes. There is an urgent need for regulatory mechanisms to support Shariah-compliant entrepreneurship, coupled with appropriate measures to embed Islamic financial principles into the TVET programs. Strengthening access to Islamic financial services, particularly in regions where such institutions remain nascent, is another aid objective. Several TVET programmes do not offer an Islamic entrepreneurship curriculum; therefore, the significance of the Islamic entrepreneurship discipline can be reflected. Islamic Entrepreneurship curriculum and its implications on entrepreneurship development and policies in higher education. Level of interest in Islamic entrepreneurship and future agenda for research. Instructors should integrate elements of Shariah-compliant business models, ethical decision-making, and practical applications of Islamic finance principles into TVET curricula to ensure relevance. Likewise, capacity building will need to specifically train educators and teachers to spread Islam-based finance and entrepreneurship. Partnerships between TVET institutions, Islamic financial institutions, and industry players will promote practical learning, internships and financial support, enabling student entrepreneurs to harness the skills they learn.

Through a systematic approach to considering all these challenges, stakeholders can be essential to build an effective ecosystem for the growth of ethical, sustainable, Sharia-compliant Islamic entrepreneurship. The ecosystem cultivates individual entrepreneurs and supports larger economic development objectives through inclusive finance, innovation, and jobs. The success of the Islamic finance approach in implementing TVETs can have implications not only for Islamic educational frameworks but also for any educational models that aim to have an ethical financial system while providing career aspirations. Over time, such a large-scale societal benefit from an innovative approach to entrepreneurship education. Training trainers to develop ethically aware, financially literate, and sustainability-oriented entrepreneurs can help with local economic resilience, poverty alleviation, and sustainable development goals (SDGs) via TVET) programs.

To illustrate, TVET program graduates engaging in Shariah-compliant agro-based business activities can leverage Islamic microfinance and Zakat resources to support local farmers, improve financial literacy, and implement sustainable agricultural practices. It supports economic resilience in an indirect way (SDG 8: Decent Work and Economic Growth), reduces the poverty of farming communities (SDG 1: No Poverty), and responsible and sustainable production methods (SDG 12: Responsible Consumption and Production) and sustainable agriculture (SDG 2: Zero Hunger). Local efforts like such entrepreneurship help build resilience for the local economy and greatly enrich the implementation of multiple SDGs at once. In addition, aligning business practices with religious and ethical values cultivates a thriving environment where economic growth and social responsibility coexist harmoniously, guiding us towards a sustainable future.

Youth can become asset owners with ethical business practices by integrating Islamic Finance principles into the TVET. By addressing the challenges and harnessing the potential of Islamic finance, stakeholders can create an education system that prepares students to become responsible innovators and contribute to sustainable development globally. This integrated approach that mobilises all of society can ignite sustainable economic growth, improve social welfare, and create a fair and sustainable world.

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