

Profiling Study of The Asnaf Incubator Program Across Malaysian States

**Abdul Qayuum Abdul Razak; Mohd Faizal P. Rameli *; Norajila Che Man;
Muhammad Faiz Mohd Fadzil; Norizah Mohamed @ Haji Daud**
Akademi Pengajian Islam Kontemporari, UiTM Cawangan Melaka
Email: faizal061@uitm.edu.my

Suhaida Amin
Fakulti Pengurusan Perniagaan, UiTM Cawangan Melaka

** Corresponding Author*

Abstract

Purpose: The quality of life of the Malaysian population stands as a primary concern in the construction of a progressive and competitive Malaysian nation. In parallel, the asnaf community receives its share of benefits from this advancement. The asnaf populace is of paramount importance in this endeavour as they constitute a portion of the B40 socioeconomic group. To ameliorate their poverty conditions, various programs have been formulated and executed by the state-level zakat institutions. These programs encompass the provision of business resources, capital support, training initiatives, and other forms of early-stage assistance aimed at enabling them to embark on their respective entrepreneurial endeavours. Among the offerings provided by state zakat centres are entrepreneurship courses held in several states such as Melaka, Selangor, Johor, among others. Therefore, this research endeavour seeks to dissect the profiles of asnaf zakat participants engaged in agricultural entrepreneurship incubator programs.

Design/methodology/approach: The research methodology adopted employs a quantitative approach through a questionnaire instrument designed to scrutinize the participants' backgrounds. The collected data will be subjected to analysis utilizing the Statistical Package for Social Science (SPSS) software. The sample selection (N=62) were predicated upon purposive sampling, concentrating on individuals who are actively engaged in these programs.

Findings: The result were presented in frequency tables to show the respondents demographic information. The findings reveal that the participants possess educational qualifications extending up to the Malaysian Higher School Certificate (STPM) level and hail from economically disadvantaged households.

Research implications: Asnaf are burdened with a considerable number of dependents within their families. Further investigations to assess the effectiveness of these programs on the participants are imperative, as they enable zakat institutions to evaluate and strategize for future initiatives.

Practical implications: The suggested implications involve creating scholarships, job opportunities, financial aid, and community support to help these individuals access education and improve their quality of life. These strategies are aimed at addressing the challenges faced by this group.

Originality/value: The research shows that participants have educational qualifications up to the STPM level and come from economically disadvantaged households.

Keywords: Agricultural Asnaf Profile, Agropreneur Asnaf, Quality of Life, Asnaf Incubator Program

Introduction

The Asnaf Incubator Program is an important initiative in the effort to advance the well-being of the asnaf group in Malaysia. The asnaf group, which consists of individuals who need financial assistance to meet their basic needs, has long been a major concern of the Malaysian government. In order to understand the impact and effectiveness of the Asnaf Incubator Program in all Malaysian states, it is important to conduct a comprehensive profile study. This study will provide an in-depth overview of important aspects such as program goals, community participation levels, program achievements, and challenges faced.

Since its introduction, the Asnaf Incubator Program has become the main focal point in efforts to reduce the poverty rate and improve the well-being of asnaf. The program aims to provide assistance not only in financial form, but also through skill development, educational enhancement, and employment opportunities. With a holistic profile research, we can identify the contribution that this program has made in helping asnaf achieve financial independence.

In addition to that, the Asnaf Incubator Program also involves collaboration with various parties, including government agencies, non-governmental organizations, and private parties. This creates a holistic model for improving the socioeconomic well-being of asnaf, which requires collaboration between the public and private sectors. Therefore, through this profile study, we will be able to see how this collaboration has had a positive impact on the implementation of the Asnaf Incubator Program.

This study will also illustrate comparisons between states in Malaysia, highlighting geographic differences and socioeconomic contexts that may affect the impact of this program. With a deeper understanding of the challenges and opportunities faced in each state, we can improve the implementation of this program and ensure its effectiveness throughout Malaysia. This article will take the reader through a profile study of the Asnaf Incubator Program in Malaysia, revealing significant findings and providing valuable insight into this program as well as the great contributions that have been made towards improving the well-being of asnaf across the country.

Literature Review

Asnaf Agropreneur

The distribution of zakat cannot be given according to one's own judgment except to the groups that have been determined by Allah SWT and mentioned in the Qur'an. Asnaf Agropreneur is a word consisting of 'Asnaf' and 'Agropreneur'. Asnaf is a group determined to those who are entitled to receive zakat. The use of Asnaf Agropreneur or Farmer Farmer is based on the word Asnaf Entrepreneur or Usahawan Asnaf. Entrepreneurship is included in the muamalat category in the context of sharia. The basic principle of muamalat is a must for everything except that which is prohibited by syaraq, different from worship which is based on the basic principle that something is prohibited except what is permitted by syaraq. For example, all businesses are permitted except those involved in illegal affairs such as gambling, usury and alcoholic beverages (Hashim, Zainol, & Ishak, 2021).

Asnaf Entrepreneur or Asnaf Entrepreneur can be defined as an individual who through a process of creating a business venture, is able to shoulder the duties and responsibilities as a

trader who is driven with help from zakat institutions in Malaysia. The process of creating a business venture refers to a certain phase or stage that needs to be passed before this group becomes an entrepreneur with help, encouragement and guidance from zakat institutions in their respective states. This is because this group is unable to move on their own due to lack of finances (Mohd Balwi & Abd Halim, 2008). Asnaf entrepreneurs are also a group of asnafs, especially in the poor and poor group who want to change from non-productive asnaf to productive asnaf through an entrepreneurial platform. The entrepreneurship program is conducted to help the asnaf group to increase their daily and monthly income to support their families.

The entrepreneurship program is targeted at this group to remove them from the vicious cycle of poverty and end the asnaf status so that they can contribute and become 'muzakki' (zakat contributors). Capital assistance is given with the aim of being a start-up fund or additional to existing business activities and given guidance to become an entrepreneur. The Ministry of Entrepreneur Development and Cooperatives (MEDAC) has launched the Asnaf Preneur Transformation Program (TAP) to help asnaf start businesses through financial assistance, entrepreneurial training, and business equipment (Aliff, 2023).

Among the zakat institutes that started steps to develop the asnaf economy modeled on the asnaf entrepreneurship program are the Selangor Zakat Board (LZS) and also the Islamic Religious Council of the Federal Territory (MAIWP). The zakat distribution mechanism in Selangor emphasizes five programs, namely development programs, education programs, social development programs, religious institution development programs, human development programs and economic development programs. Through the economic development program, assistance is provided in an effort to help asnaf live a life at the same time help them get out of poverty. The assistance provided is in the form of capital assistance to asnaf who have the potential to become entrepreneurs by providing assistance to start and expand a business. MAIWP, on the other hand, distributes funds to four programs which are social development programs, educational development programs, welfare and preaching development programs and economic development programs. Through the field of business or entrepreneurship in the economic development program implemented, it gives opportunities to proactive, interested and qualified asnaf to raise their standard of living. Among the problems of the asnaf entrepreneur development program in LZS and MAIWP stem from the entrepreneur himself due to several factors, namely the entrepreneur's talent, the entrepreneur's self-motivation, the generation of business ideas and the attitude of the entrepreneur (Ab. Rahman, et al., 2018).

The factors that contribute to the success of asnaf entrepreneurs are the relationship between three main factors, namely advisors, capital assistance and the relationship between entrepreneurs and institutions (Khamis, et al., 2021). Financial performance, non-financial performance, life improvement, material wealth and spiritual wealth are aspects seen in the success of asnaf entrepreneurs (Syamsul Bahri, Muhammad, & Mohammad Aslam, 2021). The right selection of asnaf, educational support, understanding of challenges, access to resources are important factors that need to be taken into account in the development of an entrepreneur. In order to achieve a sustainable economy, support for the development of asnaf agropreneurs needs to be taken into account.

The agricultural sector has become a global concern with pressing issues such as natural disasters, wars, and climate change. This has caused the need to apply new or modern

techniques into the agricultural sector. Therefore, training or supporting new agricultural entrepreneurs should be an ongoing effort to ensure solutions which is effective in the agricultural sector in the future (Jaafar M. , Jalali, Suffarruddin, & Ramasamy, 2023). Agricultural entrepreneurship combines agriculture and entrepreneurship that includes all activities in the agricultural industry chain such as crops, livestock, fisheries, marketing, technology and innovation, as well as related sectors such as agro-tourism and agro-based industries industry) (Bairwa, Lakra, Kushwaha, Meena, & Kumar, 2014).

Agropreneurs are entrepreneurs who focus on the agricultural sector involved in the development, production and marketing of agricultural products. Agropreneurs strive to increase agricultural productivity, develop agricultural technology and find business opportunities in the agricultural sector. It is important for this country because agriculture is one of the main sectors that contribute to the Malaysian economy (Azwa Ambad, Sumin, Karia, Abdul Hakim, & Albert Gisip, 2021). Asnaf Agropreneur refers to individuals or groups who meet the requirements as asnaf and receive assistance from zakat institutions and are actively involved in agricultural activities or agricultural entrepreneurship. This concept is a progressive approach in an effort to lift the asnaf community out of poverty as well as stimulate economic growth and community development (Rahman, Basah, Abdullah, Nooh, & Fauzi, 2014).

To help the community out of poverty, zakat institutions have increased their efforts to produce more Asnaf Agropreneurs. Among the zakat institutions that have developed asnaf agropreneurs through the asnaf economic development program are the Perak Islamic Religious Council and Malay Customs (MAIPk), Penang Zakat, the Perlis Islamic Religious Council and Malay Customs (MAIPs), and the Kelantan Islamic Religious Council and Malay Customs (MAIK). Specific agricultural programs have been implemented for asnaf as a productive effort in the distribution of zakat funds such as in Perak through MAIPk has carried out the Asnaf Empowerment Program (Proper A). Penang Zakat has also carried out a Pineapple Planting Program. Meanwhile, with the allocation of funds by the Selangor Zakat Board (LZS), the Alam Shah Asnaf Fakir & Poor Village Agroeconomic Project was carried out in Kelantan and the Human Development Model Program was implemented in Asnaf Village Park, Chuping, Perlis by MAIPs.

Distribution of zakat in the form of implementing economic programs is a good effort to help asnaf out of poverty. Efforts made in Perak, Penang, Perlis, and Kelantan that focus on agriculture will be the best example for other states that are still implementing it. The field of agriculture is very important to be developed not only for the well-being of the asnaf involved but also to meet the country's food needs (Aris, et al., 2021). Asnaf Agropreneur has potential in efforts to reduce poverty and improve the economic stability of the community and asnaf through education, financial assistance, and continuous technical support. This step is important to achieve the goal of balanced and sustainable human-centered development.

Method

A profiling study of the ASNAF Incubator Program in the states of Malaysia involves a systematic and comprehensive examination of various aspects of the program. The goal is to gather data and insights to understand its impact, effectiveness, and areas for improvement. This research specifically targets individuals who have received initial assistance, particularly within the Agropreneur Incubator Program, facilitated by Zakat Organizations. This clarification underscores the focus on a specific group of beneficiaries and highlights the

importance of understanding their entrepreneurial characteristics. This study attempts to identify the characteristics of Zakat recipient as entrepreneurs.

The results from this study may provide a useful basis for future research in this area. Since this study focuses only on participants of Agropreneur incubator Programme in each state in Malaysia, only 72 were chosen as the respondents in this study and considered a sufficient sample size. Data collection is based on primary data through distribution of a questionnaire among Zakat recipient participate in Agropreneur incubator Programme through cross-sectional survey.

The sample selection is predicated upon purposive sampling, concentrating on individuals who are actively engaged in these programs. There were only 62 responses analyzed for this study out of 72 participants. There were 6 survey not completed by respondents. The collected data were analysis by utilizing the Statistical Package for Social Science (SPSS) software.

Result and Discussion

The data for this study has been analyzed based on specific criteria to describe the profile of program participants. It consists of Gender, Age, Marital Status, Number of Dependents, State of Residents, District of Residents, Duration of Involvement, Education Level, Monthly Income, and Average Monthly Income.

Gender

Table 1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	58	93.5	93.5	93.5
	Female	4	6.5	6.5	100.0
	Total	62	100.0	100.0	

Table 1 shows the distribution of the gender of participants in the Agropreneur Incubator Program. Out of 62 respondents, there were 58 or 93.5% male participants, while the number of female participants was only 4, representing 6.5% in total. The higher number of male participants in this program is closely related to the local tradition that places men as the heads of the family and primary breadwinners. Typically, women only become heads of the family if they are single mothers. Therefore, the predominance of male participants is also seen as a result of the traditional roles within families.

Age

Table 2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 Years	4	6.5	6.5	6.5
	31-40 Years	21	33.9	33.9	40.3
	41-50 Years	27	43.5	43.5	83.9
	50 Years and Above	10	16.1	16.1	100.0
	Total	62	100.0	100.0	

Table 2 illustrates the age distribution of program participants. Generally, the participants fall within the age range of 21 years to over 50 years. There are 4 participants, or 6.5%, in the age group of 21-30. Meanwhile, there are 21 individuals, or 33.9%, in the age range of 31-40. The largest group of participants falls in the 41-50 age bracket, with 27 people, or 43.5%. There are 10 participants (16.1%) who are aged 50 and above. The 41-50 age group is a stage in a family's life where larger expenses are often required. At this point, children are growing up, and their financial needs, especially in the education sector, are increasing. Therefore, this age group represents the largest participant demographic in this program.

Marital Status

Table 3: Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	3	4.8	4.8	4.8
	Married	57	91.9	91.9	96.8
	Others	2	3.2	3.2	100.0
	Total	62	100.0	100.0	

Table 3 illustrates the marital status of program participants. There are 3 participants, or 4.8% declared themselves as single. Meanwhile, there are 57 participants, or 91.9%, declared themselves as married. There are 2 participants (3.2%) declared themselves as others. The higher participation of married participants in this program aligns with the program's primary goal, which is to improve the economic well-being of Asnaf families.

Number of Dependents

Table 4: Number of Dependents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	4	6.5	6.5	6.5
	1 - 3 persons	25	40.3	40.3	46.8
	4 - 6 persons	31	50.0	50.0	96.8

7 persons and above	2	3.2	3.2	100.0
Total	62	100.0	100.0	

Table 4 provides information on the number of dependents for each program participant. In general, few participants do not have any direct dependents, while others have more than 7 family members as their dependents. Out of 62 participants, there were 4 individuals, or 6.5%, who had no dependents. There were also 25 participants with 1-3 dependents, representing 40.3%. The majority, 31 participants or 50% in total, had between 4-6 dependents. The data shows that only 2 participants had more than 7 dependents.

State of Residents

Table 5: State of Residents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perak	11	17.7	17.7	17.7
	Pulau Pinang	4	6.5	6.5	24.2
	Kelantan	14	22.6	22.6	46.8
	Perlis	33	53.2	53.2	100.0
	Total	62	100.0	100.0	

Table 4 shows the distribution of the participants' home states. Out of the 11 states in Peninsular Malaysia, this study only involved 4 states: Perak, Pulau Pinang, Kelantan, and Perlis. The other 7 states did not have a similar program during the study. The data reveals that there were 11 participants from Perak, constituting 17.7%. Meanwhile, Pulau Pinang and Kelantan had 4 and 14 participants, respectively, representing 6.5% and 22.6%. Perlis had the highest participation, with 33 participants, accounting for 53.2%.

District of Residents

Table 6: District of Residents

	State	District	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perlis	Chuping	34	54.8	55.7	55.7
	Perak	Gerik	2	3.2	3.3	59.0
		Hilir Perak	1	1.6	1.6	60.7
		Kuala Kangsar	3	4.8	4.9	65.6
		Lenggong	1	1.6	1.6	67.2
		Sungai Siput	1	1.6	1.6	95.1
		Manjung	1	1.6	1.6	70.5

Kedah	Lunas, Kedah	1	1.6	1.6	68.9
Kelantan	Pasir Puteh	13	21.0	21.3	91.8
	Tanah Merah	1	1.6	1.6	96.7
Pulau Pinang	Seberang Perai	1	1.6	1.6	93.4
	Tasek Gelugor	2	3.2	3.3	100.0
Total		61	98.4	100.0	
Missing	Not Answered	1	1.6		
Total		62	100.0		

Table 6 displays the distribution of the districts where program participants reside. Some of these districts are also program implementation areas for all 4 states mentioned in Table 5. Out of 62 participants, only 1 (1.6%) participant did not specify their district of residence. A total of 61 participants (98.4%) indicated their respective residential districts in the 4 involved states. However, 1 (1.6%) participant stated that they live in the Lunas district of Kedah, even though Kedah is not listed as a state with this program.

For Perlis, 34 participants (54.8%) reside in the Chuping district, where the program is conducted in the form of a special village known as Desa Asnaf. In Perak, there are 5 districts where participants reside, including 2 participants (3.2%) in Gerik, 1 participant (1.6%) in Hilir Perak, 3 participants (4.8%) in Kuala Kangsar, and 1 participant (1.6%) each in Lenggong, Manjung, and Sungai Siput.

In Pulau Pinang, there are 2 districts where program participants reside, with 1 participant (1.6%) in Seberang Perai and 2 participants (3.2%) in Tasek Gelugor. There were 14 participants in Kelantan from 2 district which is 13 participants (21.0%) in Pasir Puteh and 1 participant (1.6%) in Tanah Merah.

Duration of Involvement

Table 7 shows the duration of participants' involvement in the program. In general, it ranges from less than 12 months to 84 months, depending on individual needs. There are 5 participants (8.1%) who have joined the program for less than 12 months. There are also 12 participants (19.4%) who have been in the program for 13-24 months. In the 25-36 month range, there were involves 4 participants, or 6.5%. The most common participation period is 49-60 months, with 38 participants, representing 61.3% of the total.

Table 7: Duration of Involvement (month)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	12 months and below	5	8.1	8.1	8.1
	13-24 months	12	19.4	19.4	27.4
	25-36 months	4	6.5	6.5	33.9
	49-60 months	38	61.3	61.3	95.2

61-72 months	2	3.2	3.2	98.4
73-84 months	1	1.6	1.6	100.0
Total	62	100.0	100.0	

For the 61-72 month and 73–84 month periods, there are only 2 (3.2%) and 1 (1.6%) participant, respectively. The 49–60 month period, or 5 years of participation, is the standard duration set by the program organizers to ensure the success and effectiveness of the program for participants before they leave the program to become self-sufficient.

Education Level

Table 8: Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid PMR/SRP	21	33.9	33.9	33.9
SPM	34	54.8	54.8	88.7
STPM/Sijil	1	1.6	1.6	90.3
Diploma/Ijazah	6	9.7	9.7	100.0
Total	62	100.0	100.0	

Table 8 presents the distribution of participants' education levels based on the standard education system in Malaysia. Essentially, the lowest education level among participants is PMR/SRP. However, there are participants who hold Diploma and Degree qualifications as well. There are 21 participants (33.9%) with education at the level of Peperiksaan Menengah Rendah (PMR) / Sijil Rendah Pelajaran (SRP). For the Sijil Pelajaran Malaysia (SPM) level, there are 34 participants (54.8%) with education up to the SPM level, making this the majority group among program participants. Only 1 participant (1.6%) has achieved the Sijil Tinggi Pelajaran Malaysia (STPM) level. For Diploma or Degree levels, there are 6 participants, accounting for 9.7% who have reached this level.

Monthly Income

Table 9: Monthly Income (Ringgit Malaysia-RM)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than RM500	4	6.5	6.5	6.5
RM501 – RM1000	20	32.3	32.3	38.7
RM 1001 – RM1500	21	33.9	33.9	72.6
RM 1501 – RM 2000	9	14.5	14.5	87.1
RM 2001 – RM 2500	5	8.1	8.1	95.2

RM 2501 – RM 3000	3	4.8	4.8	100.0
Total	62	100.0	100.0	

Table 9 illustrate the participants Monthly Income in Ringgit Malaysia (RM). The majority of participants, which is 20 or 38.7% of them have an income ranging from RM501 to RM1000. The second-largest group consist of 21 participants (33.9%) falls in the income range of RM1001 to RM1500. A significant portion 9 or 14.5% of participants earn between RM1501 and RM2000. A smaller but notable group consist of 5 (8.1%) has an income between RM2001 and RM2500. There are only 3 participants or 4.8% fall within the income range of RM2501 to RM3000. The cumulative percent indicates that almost 95.2% of participants earn up to RM2500, with 4.8% earning more than RM2500.

Conclusion

This profiling study of the Asnaf Incubator Program in the states of Malaysia has revealed a few significant findings and provides important insight into understanding the impact and effectiveness of this program. The Asnaf Incubator Program has become an important foundation in the government's efforts to reduce the poverty rate and improve the well-being of the asnaf people across the country. In this study, several important elements that deserve attention have been discussed. First, this program has successfully provided financial assistance to the asnaf group, which helps them in meeting their basic daily needs. In addition, this program also strives to provide education, skills training, and job opportunities to asnaf, making them more viable in the long term.

In addition, collaboration between government agencies, non-governmental organizations, and the private sector has helped in providing the support and resources needed to implement this program effectively. This creates a holistic model in improving the socioeconomic well-being of asnaf and shows that joint efforts are important to achieve this goal. A comparison between the states of Malaysia also shows that the program faces different challenges and opportunities in each area. This emphasizes the importance of adapting the implementation of the program according to local needs and ensuring that asnaf across the country get equal benefits.

This profile study, with data obtained from several states in Malaysia, has helped us understand the implementation of the Asnaf Incubator Program more comprehensively and provide a deeper understanding of its impact on the well-being of the asnaf group. In conclusion, the Asnaf Incubator Program is a positive step in the Malaysian government's efforts to help asnaf achieve financial independence and improve their standard of living. This study provides a foundation to continue improving this program and ensure that its benefits can be reached by all asnaf groups in Malaysia.

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