

A Conceptual Paper on Characteristics of Successful Asnafpreneur in Malaysia



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ABSTRACT: This conceptual paper is presented with the intention to study the characteristics of a successful asnafpreneur specifically at south states of Malaysia. It started by reviewing the past literature on the features of successful asnafpreneur, business person or source that contribute in someone's career to bloom. The basis study's foundation was a hypothesis of past successful business person theory. The lack of growth in successful asnafpreneurs and the advancement of technology for asnaf issues in Malaysia are the driving forces behind this study. The novel in these studies is that researcher study the similarities in 4 south states in Malaysia. Other past study only focusses on 1 state or at least 2 states. The discoveries could benefit today's body of knowledge.

KEYWORDS: Asnafpreneur, Technology, Quantitative, Agency Authorities

1.0 INTRODUCTION

Asnaf Muslim entrepreneurs are educated to operate halal as well as ethical enterprises to ensure they can receive the blessing [mardhatillah] from the Almighty and that the earnings they generate is pleasant enough to benefit a large number of people. In surah An-Nisa 4:29, "O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful". In this study, asnafpreneurs are focused on a group of asnafs who are ready to engage in entrepreneurial activities in order to sustain their lifestyles without severely relying on monthly zakat aid, which is static and fixed and may not significantly improve their quality of life like Amin (2022) case. However, he used the term asnaf Muslimpreneur as another name for asnafpreneur while Abdul Halim, Said, and Syed Yusuf (2012) use Entrepreneurial Asnaf. The term asnafpreneur are from Asnafpreneur Programme that was coined by the Federal Territory Islamic Religious Council (MAIWP) from the name of asnaf entrepreneur. In terms of relative poverty, Kuala Lumpur poverty line is now RM2208 based on calculations made according to the methodology in 2019, according to the Department of Statistics involves revising the value of the 2016 PLI (DOSM, 2020) (Bernama, 2020). While PLI 2009 in the state of Selangor is below RM1500 after revise PLI 2007 (Dewan Negeri Selangor, 2009) and PLI in Melaka is RM1289 (Melaka Hari Ini, 2022). With this in mind, asnafpreneurs who are close to the city centre such as Selangor, Kuala Lumpur, Negeri Sembilan and Melaka have not been categorized as capable of supporting their families yet. So, what are the real figures that can prove that the asnafpreneur has succeeded (UNICEF, 2021).

Nisab zakat income is based on 85 grams of gold. The income zakat payment rate is 2.5% of the total gross income or net income. Experts among contemporary scholars do not place haul as a mandatory condition of income zakat. As an example, if the price of 1 gram of current gold is RM267 as of 25 January 2023, 85 grams of gold x RM267 = RM22,695 per year. If the zakat of asnafpreneur is or above RM22,695 in a year or RM1,891.25 monthly, thus, the asnaf is considered successful because they are able to pay zakat and is excluded from the list of zakat recipients. The income of asnafpreneur calculation is 100 divides by 2.5, times RM22,695 equals to RM 907,800. Meaning that, if the asnafpreneur business income either gross or net amounting to RM 907,800 yearly or RM 75,650 monthly, it is considered a successful asnafpreneur. Asnafpreneur can choose whether to pay zakat income annually or monthly explained by (MAIWP (b), 2022).

The definition of asnaf has been categorised with eight types by MAIWP (2022) which are needy, poor, amil, mualaf, Al-riqab, Al-gharimin, Fisabilillah and last but not least, Ibnu Sabil. This term asnafpreneur is a combination of asnaf and entrepreneur. According to Zuriyati Yaakub and Nurul Ilyana Muhd Adnan (2018) stated that asnaf entrepreneurs can be defined as individuals through a business creation process, capable of carrying out their duties, responsibilities and trying as traders stimulated by encouragement and assistance from zakat institutions in Malaysia especially the destitute, the poor. Islam has outlined some financial rules in creating funds for the benefit of Muslims and zakat is seen to be able to help the asnaf towards producing successful asnaf entrepreneurs. As such, the capital aid from this zakat fund can avoid asnaf entrepreneurs from being caught up with the problem of riba through the loan assistance methods (qardhul al-hasan), thereby avoiding asnaf from continuing to be asnaf of zakat. Qard

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al-Hasan is an important mechanism in helping to develop an underprivileged Muslim community. In the Malaysian context, the Qard al-Hasan method was also introduced in the Islamic financial system through several products and schemes such as pawnbroking and sukuk (Norajila Binti Che Man, 2015).

Today, having the capacity to use and apply digital is essential for an entrepreneur to succeed in business, marketing, and related endeavours. Although entrepreneurs must have an understanding of modern technology like the internet, digital gadgets, and smartphones, they must also integrate various auxiliary systems and programmes into their corporate operations. As an illustration, research on Accounting IS has been conducted Muis (2020) to assist entrepreneur businesses. Entrepreneurs must be familiar with and informed about digital technologies if they want to compete in the digital economy. It is crucial to conduct research on the level of asnaf acceptance of technology because this will reveal whether they are ready to use it. Based on preliminary research, several frameworks and models have been created to describe how users embrace new technologies. These models, like the Technology Acceptance Model (TAM) add variables that can influence user acceptance.

2.0 ISSUES AND SCOPE AND SIGNIFICANT OF STUDY

Even though the zakat organisation has helped some successful asnafs become successful business owners, research shows that a significant portion of asnafs who obtain initial business financing fail to maintain their firms and need on zakat monthly assistance for survival (Hazlina Abdul Halim J. S., 2012). The Entrepreneurial Asnaf or Usahawan Asnaf programme is one such initiative, designed exclusively to assist the asnaf in engaging in business so they can escape their current situation and possibly turn become zakat contributors themselves. However, there is always a question as to whether a new zakat distribution programme is genuinely advantageous to the intended beneficiary whenever one is developed (Afif Muhamat et al., 2013). Financial assistance is provided by State Islamic Religious Council (SIRC) to asnaf as a whole or asnafpreneur through monthly or one-off method. The problem of this approach makes asnaf too dependent on SIRC.

According to Tan Sri Abdul Aziz Mohd Yusof, chairman of the Selangor Islamic Religious Council (MAIS), 1,228 asnafpreneurs were effectively freed from asnaf and are now successful zakat payers between 2013 and 2021. Each year, about 1,000 asnaf entrepreneurs receive business training in a variety of areas under the Asnaf Entrepreneur Development Programme administered by TERAS. From here, the number of asnaf entrepreneurs assisted each year is around 1000 people but the successful ones are very few for the stated 8 years (Zain, 2022).

2.1 Scope of Study

To begin the hybrid BIM for asnafpreneur in Malaysia, this study has constructed the following research questions:

1. How to identify the internal and external characteristics of successful asnafpreneur in Malaysia?
2. How to analyze the main factors of successful asnafpreneur characteristics in Malaysia?

2.2 Significant of Study

This research is focused on the asnaf needy and poor in order to help them to improve their standard of living (Raudha Md Ramli, 2011). This study helps asnaf who are intent in creating a business to understand the characteristics of a successful asnafpreneur so that asnaf can save time in knowing themselves whether they possess those qualities. It also intent to increase the number of successful entrepreneurial asnaf in Malaysia specifically south state area yet the knowledge can be implemented among all asnafpreneur entire Malaysia. This model will forecast areas of research to produce numerous asnaf icons in Malaysia that are successful in business and through this research, the signal to evaluate a successful entrepreneur will be discovered. Increasing asnaf community knowledge in a variety of ways can benefit both the asnaf and the government. In order for asnaf communities in Malaysia to survive, the government has allocated funds. Then, reducing business failure related to changing tax receivers (asnaf) become taxpayers and protect the society. As a result, lifestyle asnaf will completely transform and become secure.

Other than that, the society will be more aware of how to upgrade business in the digitalization era using the help of technology in business. Society can help asnafpreneurs business so that the community live harmony through helping and supporting each other. This study contributes an understanding for asnaf, society and also future researchers. Besides, other researcher can study a successful characteristic of asnafpreneur by using fully qualitative method for their study to improve this paper in other aspect. Perhaps other researcher can also study how to synchronize zakat central system for all states in Malaysia.

3.0 CONCEPTUAL FRAMEWORK OF SUCCESSFUL ASNAFPRENEUR

There are two factors of personality to be successful asnafpreneur which are internal dan external factor. These are characteristics as show in figure below:

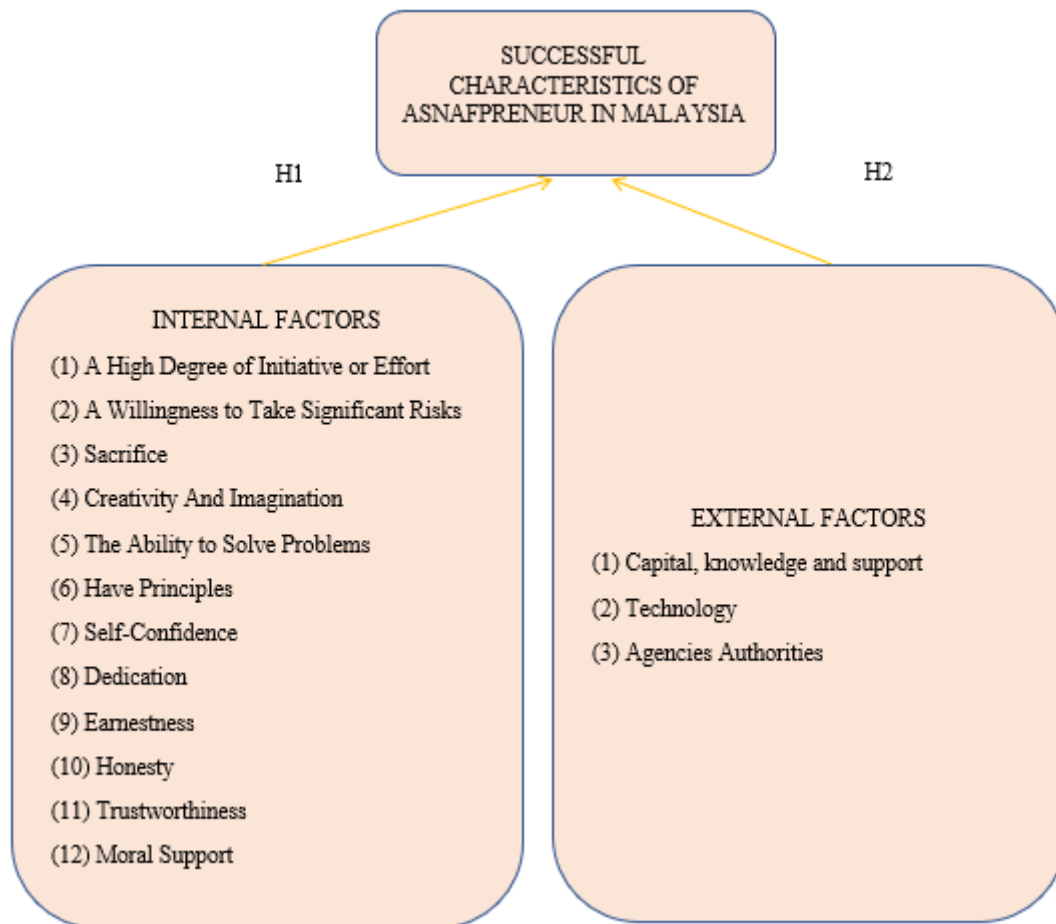


Figure 1: The characteristics of personality for successful asnafpreneur

The conceptual framework based on our literature study. Internal factor refers to mindset of people. Abdul Halim et al. (2012) conducted a study that looked at the opportunities and solutions for zakat organisation in Malaysia while also examining the personal traits of successful asnaf businesses. The results showed that successful entrepreneurial asnaf have a certain level of entrepreneurship orientation, are willing to take some risk to expand their business, and possess a distinctive marketing strategy based on the 39 respondents chosen at random from among successful entrepreneurial asnaf. Additionally, they exhibit a certain level of innovation in the business world, constantly envision the future of their company, and take ownership of it with pride. The findings also indicate that successful asnafs have a higher level of product innovation than the norm.

The study by Naito and Washizu (2021) claims that because human life is short, Japanese people tend to choose important events for themselves, concentrate on them, and recall them with a positive valence. This idea is shared by Islam, which holds that each person should constantly bear death in mind and strive to act in accordance with Islamic law. The success of an asnafpreneur is greatly influenced by the asnaf attributes. They must possess the following qualities: (1) a high degree of initiative or effort; (2) a willingness to take significant risks; (3) sacrifice; (4) creativity and imagination; (5) the ability to solve problems; (6) have principles and (7) self-confidence; (8) dedication and (9) earnestness; (9) honesty and (10) trustworthiness (Fauziah et.al, 2013).

Meanwhile the external factor refers to:

a) Capital, knowledge and support

Yaakub and Muhd Adnan (2018) conducted research on what made entrepreneur icons from the Majlis Agama Islam Melaka (MAIM) successful. The primary source of data for this study was an interview with two MAIM officers. Both internal and external variables are examined. External elements that have an impact on the asnaf business include financial support, knowledge of entrepreneurship, support from organizations, and aid from funders. Muhamat et al. (2013) investigated an evaluation of the Selangor Zakat Board in Malaysia's entrepreneurial asnaf's company success. Given the numerous success stories derived from the asnafpreneur organised by the agency that aids the asnafs in finding a way out of extreme poverty, the attention is restricted to the state. According to this study, an asnaf's business knowledge determines how well they are able to manage and oversee their company in accordance with the previously business strategy. Statistics show a correlation between asnafs' knowledge and their success as entrepreneurs. Their findings are in line with earlier research by Abd Rahman and Ahmad (2011), who claimed that training and pertinent information are crucial in determining asnaf muslimpreneurs' ability to succeed in business.

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b) Technology

In an increasingly competitive global economy, using science, technology, and innovation will play a bigger role in a country's development (Malaysia2010). As a result, organisations must adapt to the quick pace of technological progress in today's dynamic business environment. Entrepreneurs must overcome these challenges in order to deal with the current economic climate. Entrepreneurs that compete in the market face problems from globalisation, internet development, and the information age. Businesses must be inventive and creative in order to react quickly to market developments due to competition. As a result, employee innovation is valued highly by most businesses today (De Jong and Den Hartog, 2010). This is so that the organisation can benefit from their creative work practises and increase both its performance and its capacity for global competition (Noorsafiza et.al, 2013). According to the explanation, an adaption of technology is a crucial element for successful asnafpreneur's successful business.

c) Agencies authorities

Esrati, Mohd Nor, and Abdul Majid (2018) came to the conclusion that there are other elements other than capital that could really affect a successful business. To further improve the chances of business success for Asnaf businesses, these factors must be addressed by zakat authorities. Corporate participation is essential for poverty eradication, serving as a driver of economic growth, and supporting the Muslim economy as a whole (Ibrahim, Shahrina, and Rafien, 2017). Koperasi Usahawan Asnaf Melaka Berhad (KUASA) is a continuation of the struggle of the Asnaf Entrepreneurs Community Association of Melaka (PKUANM). The cooperative was officially established on 7 October 2020 to help in promoting asnafpreneur products (KUASA, 2022). The products are Ready to Eat (RTE), Ready to Drink (RTD), premix, cooking oil and cordial.

Give a man a fish, you have to feed him for today – Teach a man to fish and you have fed him for a lifetime by M. Loane, in 1911. The zakat party provides business knowledge courses and skills assistance to do business for asnafpreneurs due to this kind of saying by intelligence. The best way to help people is to teach them to be independent. The needy and poor are the primary target groups of the recipients of zakat help in the form of a business support scheme, according to Rosbi et al. (2008). People in need and the poor have responded positively to the business capital assistance programme because the requirements are direct and only require a business licence as proof. There are no other requirements, such as providing a business plan, collateral, or a guarantor, and most importantly, the assistance is provided completely free of charge and is not subject to repayment. This is one example of how the parties concerned have praised the zakat officials. Corporate zakat management, such as professionals among the workforce, has significantly aided the growth and development of the organisation since the beginning of PPZ-MAIWP in early 1991 (Alias, 2016).

According to Jasni & Anwar (2012), there is a clause in Qanun Baitulmal Aceh No 10/2008 states that zakat (tithe) can be given in Aceh in a variety of ways in order to increase "productivity" and make zakat money usable, such as by giving the poor accessibility to venture capital. Such initiatives can help the poor get a better quality of life. In reality, by allowing Muslims or asnaf to get bayt al-qirad loans to launch a business, the Aceh Shariah Microfinance Authority (LKMS) will leverage the zakat, infaq, and charity (ZIS) source. Assistance is given to both Asnaf who are just establishing a business and those who have failed. Even before Baitulmal Aceh was formally founded in 2004, Badan Amil Zakat, Infaq and Sadaqah (BAZIS) Aceh channelled a sizeable quantity of productive zakat between 1993 and 2003. Infaq, charity, and zakat receipts increased each year from Rp23 billion to Rp78 billion in 24 districts of Aceh Province. This is a record according to the large population of Aceh, using the same approach and effective management can assist asnafpreneurs succeed.

However, there is one institution reported that their administrative management system is better than the Baitulmal Aceh which is the Kedah State Zakat Department. In contrast to Baitulmal Aceh, where personnel do not manage on a full-time basis, the Kedah State Zakat Department's officers are all full-time employees. Therefore, it is not surprising that the Kedah State Zakat Department's management of the zakat administration is more structured in order to increase the proceeds of zakat collection than the Baitulmal Aceh Authority. The sole specific entity in Malaysia, Zakat Kedah is only concerned with managing zakat assets. Zakat Kedah specializes in the administration of zakat assets only and it is the only unique institution in Malaysia. As a result, this circumstance helps Kedah's zakat management to be more focused on managing zakat affairs and thus the productivity income may help asnaf became successful asnafpreneur with capital aids, training or even business equipment (Jasni & Anwar, 2012).

4.0 RESEARCH METHODOLOGY

This research uses quantitative methods to achieve stated research objectives. It will include primary and secondary data to formulate the framework by performing from the built model based on the selected indicators found from previous research objectives. Therefore, for the primary data collection method, a structured google form questionnaire will be set up for asnafpreneur, and will be distribute among asnafpreneur about 20 respondents recommended by state zakat officers. Secondary data for this research will be get by searching data and information in library activities and internet search.

A research population is a large group of people who are the subject of a scientific study. Study will be carried out for the welfare of the community. In this study, the population is asnafpreneur in south state of Malaysia. Unfortunately, the size of asnafpreneur is unknown or no complete data to determine the actual population size of asnafpreneur in south state of Malaysia. Due to the large size of the population, it is often impossible for researchers to examine every single person in the community

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because it is too costly and time-consuming. Researchers rely on sampling strategies for this reason. A research population is a well-defined group of people who are known to share comparable traits. A common, binding property or attribute is frequently shared by all members of a population. Researcher manage to trace one state that announced their asnafpreneur's profile. According to Lembaga Zakat Negeri Kedah Darul Aman (2022) there are about 45 asnafpreneurs in Kedah that been recorded, offered both categories' products and services such as bakery, tailoring, food stall and mechanics as of 3 July 2022.

Purposive sampling, also known as non-probability sampling, is the method the researcher will use in this study to select respondents based on their unique features. In other words, units are chosen "on purpose" in purposive sampling. The participant in this study has been chosen by the zakat officer is an asnaf who run a business.

The size of the sample has an effect on the statistical test. An increase in sample size would enhance power, whereas a drop in sample size would result in a decrease in power. The population of this Techniques and Methods for Sampling is the 4 southern states of Malaysia which is Selangor, WPKL, Negeri Sembilan, and Melaka and the asnafpreneurs in the states. In order to choose 20 asnaf as respondents in each state, a non-probability sampling technique will be applied. According to Uma Sekaran (a) (2010), the range is 30 to 500. The chosen respondents were based on suggestions from professionals (State Religious Council Officer).

5.0 DISCUSSION

In this study, asnafpreneurs are focused on a group of asnafs who are ready to engage in entrepreneurial activities in order to support their lifestyles without heavily relying on monthly zakat aid, which is static and fixed and may not significantly improve their quality of life. The first objective of identifying the internal and external successful characteristics of asnafpreneur was studied through observations made in previous studies and listed as stated in the literature section. It can be seen that the internal factors here are the personal qualities of an entrepreneur while external factors are external elements that help the entrepreneur in their business whether inclined towards good or otherwise. The second objective will be completed after the researcher collect data or get a respondent for the study. Data taken by 4 southern states namely Selangor, Federal Territory Kuala Lumpur, Negeri Sembilan and Melaka will be analyzed to prove whether the characteristics discussed above are true and is there are similarities for these four states or not.

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