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The Effectiveness of The Entrepreneur Development Program in Transforming Asnaf Zakat

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Abstract

The Entrepreneur Development Program planned and implemented by the Selangor Zakat Board (LZS) is one of the initiatives to help increase the asnaf group's potential in the entrepreneurial field. This desire is in line with the goal of Zakat itself to ensure that every asnaf can support themselves and develop their potential to free themselves from the shackles of poverty. To achieve the goals of the program, participants receive various assistance, whether in the form of capital injection or provision of equipment. This study was conducted to identify the factors that influence the involvement and participation of the asnaf group in this program and to evaluate the effectiveness of the program in improving the standard and quality of life of each participant. The study focuses on asnaf entrepreneurs in the Kuala Selangor district. In this study, the interview method is used to obtain the responses of individual participants related to this program. A total of 8 asnaf entrepreneurs who participated in this program were interviewed to get their views on the effectiveness of this program. In addition, the researcher also used library data to obtain information about the asnaf group's economic program itself. The results of the study show that the Selangor Zakat Board (LZS) has successfully produced a group of entrepreneurs from this Asnaf group through economic programs. This has changed their lives for the better and can reduce the number of asnaf in Selangor in general and in the Kuala Selangor district. Indirectly, it can also increase the number of zakat producers in Selangor so that they can help other groups of asnaf who are struggling and serve as a model or example for other asnaf. However, the LZS

needs to make further efforts to continue improving the quality of the program that is implemented from time to time.

Keywords: Effectiveness, Economic Program, Asnaf, Perception, Entrepreneur

Introduction

Poverty is one of the major problems plaguing most developing countries in the world. In Malaysia, this has become a priority concern for the government since May 13, 1969 (Syafinas, 2014). Various policies and programs have been introduced to provide a better and more comfortable life for the community, especially the B40 group. In this regard, Zakat institutions also play an important role in supporting the economy of Muslims in Malaysia. Zakat acts as one of the mechanisms for poverty alleviation as it can meet the needs of the asnaf either in the form of fixed monthly support or an injection of capital to enable them to live independently (al-Qaradawi, 1995). Now, zakat institutions are beginning to implement long-term programs to eradicate poverty because the problem of poverty needs to be addressed continuously and not just at certain times. Therefore, there are two forms of zakat assistance provided by zakat institutions, namely productive assistance and non-productive assistance. Productive aid is capital aid in the form of cash or equipment that helps the asnaf group improve their lives. This aid is usually provided on a long-term basis. Non-productive aid is provided in the short term to help the asnaf survive by meeting their basic needs such as medical care, monthly counseling, food, rent, and others (Fatimah, 2014).

To transform the asnaf from an unproductive group to a productive group, the zakat institution has introduced capital assistance for asnaf interested in venturing into the entrepreneurial sector. According to Wan Sabri (2009), the Islamic Religious Council of Negeri Sembilan was the first zakat institution to introduce this type of assistance in Malaysia in 2004. It was later followed by other zakat institutions, such as in Selangor, Federal Territory, and Terengganu. Selangor and the Federal Territories are more aggressive in implementing this program, which is likely since they collect more zakat funds and have sufficient and qualified human resources to handle this Asnaf entrepreneurship program (Azman, 2014). The Selangor Zakat Authority (LZS) has taken the initiative to improve the economic potential and living standards of asnaf groups sustainably and independently through the implementation of the Economic Development Program (PPE) to turn zakat recipients into zakat payers. This approach is considered better than giving money directly to the asnaf, as it can make the asnaf strong enough to work hard to restore livelihood for themselves and their families and prevent the asnaf from depending on zakat relief funds.

Literature Review

With the introduction of the New Economic Policy (DEB) in 1971, development of entrepreneurship was promoted as an important professional field for the development of society and the economy (Suhaila et al., 2016). This coincides with the main objective of implementing this policy, which is to eliminate poverty and restructure society to create an economic balance between races. Entrepreneurs play an important role in mobilizing changes in the economic structure of a country's society (Ab. Aziz, 2010). The potential of an entrepreneur is not something that can suddenly emerge in an individual but must be created through precise efforts and commitment. The qualities that every entrepreneur must have to include the courage to take risks, creative and innovative thinking, a shrewd sense of opportunity, great self-confidence, foresight, planning orientation, and the ability to accept criticism and constructive criticism (Sanep, 2012). The paradigm shift made by several zakat

institutes in Malaysia has further boosted the economic empowerment of the asnaf group. The implementation of an economic development program specifically designed for the asnaf group aims to create a platform for those interested in entrepreneurship by providing support in the form of business capital, working capital, skills training courses, and so on. In this way, the goal of producing competitive asnaf entrepreneurs can be achieved.

a) Asnaf Entrepreneur

Asnaf entrepreneurs can generally be understood as a group of asnaf, especially the group of poor and needy, who want to transform themselves from unproductive asnaf to productive asnaf through an entrepreneurial platform. This group receives the necessary help and guidance so that they can become entrepreneurs (Sanep, 2012). Addi (2007) defines asnaf entrepreneurs as individuals who need to go through a business start-up process to ensure that they can shoulder the burden of responsibility as entrepreneurs and have the confidence to participate in business with stimulation in the form of encouragement and support from zakat institutions. The process of establishing a business is a certain phase or stage that must be passed through before this group becomes an entrepreneur with the help, encouragement, and guidance of Zakat institutions in their respective states. However, some shortcomings and obstacles that may slow down this process must first be addressed by those involved, such as lack of capital, lack of management knowledge, lack of skills and talented employees, lack of skills and difficulties in accessing professional services, and lack of quality as a successful entrepreneur (Siti Norbay, 2011).

There are two main conditions for those interested in participating in this program, which is belonging to asnaf fakir, poor or muallaf, and attending all courses organized by LZS. Asnaf other than poor, poor, and converts who are interested in this program may apply, but they must first go through the registration process, and the evaluation of their application will be decided only after the completion of the annual census of poor and poor conducted by the LZS. The selected participants receive support from the LZS in the form of capital grants, courses and business motivation, monitoring and counseling, business promotion, and special incentives for successful asnaf. There are six business categories set by the LZS, namely commercial, agriculture, livestock, fishery, services, food, and retail. Each participant can choose a business category that suits their inclinations and current market needs (Selangor Zakat Board, 2015).

b) Asnaf Economic Development Program

To encourage and help this group of Asnafs to change their lives, especially in economic terms, the Zakat institutions in Malaysia have tried to develop various economic development programs to provide opportunities for the Asnafs and teach them the best mechanisms they can use to change their lives. Among others, the Selangor Zakat Board has taken the initiative to create a program called Economic Development Program (PPE) to distribute zakat productively. This program aims to help the poor who are viable and have the potential to run a business by providing them with capital to run a business. In this way, the asnaf will be enabled to generate their income through the business they run, so that they can finally free themselves from the shackles of poverty and, most importantly, become consistent zakat payers who help others. To ensure that this program runs more efficiently, LZS has divided the program into two forms, namely the Entrepreneurship Program and the Group Economy Program. Assistance under this program for start-ups includes a seed capital grant and additional capital injections with minimum and maximum values of RM5,000.00 and

RM50,000.00 respectively. Participants are selected through a rigorous and detailed screening process as the assistance provided does not have to be repaid. Therefore, only qualified asnaf are selected to avoid deviation and misuse of the support provided (Azman et al., 2014).

According to Azman et al (2014), there are two types of capital support provided by the LZS, namely initial business capital and purchase of fixed assets (business supplies such as machinery), and rental of premises based on the assessment of the potential and form of the business to be operated. For asnaf fakir, poor, and converts who operate small businesses such as selling cakes and drinks, the upper limit of capital assistance is up to RM 5000.00. For large businesses such as restaurants, laundries, traditional grocery stores, car repair stores, etc. the upper limit of capital assistance is RM 5,000.00 up to RM 50,000.00. In addition, LZS provides training and courses on entrepreneurship to program participants to increase self-motivation, self-confidence, and knowledge in this business field. This is to enable asnaf entrepreneurs to receive continuous guidance and monitoring until they are successful in their businesses (Anis et al., 2014).

In addition, the LZS established the Asnaf Zakat Entrepreneurs Group (KUAZ) as a platform for building business networks and as a medium for discussion and information sharing among participants so that they are not alone and can overcome the challenges of the business world together. Collaboration has also been established with certain institutions such as the National Institute for Entrepreneurship (INSKEN) and the Islamic Training Institute of Malaysia (ILIM) to further diversify the knowledge and skills of asnaf entrepreneurs. The LZS hopes that the asnaf who have been successful can set an example and guide other asnaf to achieve the same success. For the products produced by the participants to have a high market value and spread further, the LZS has also appointed agents and distributors among the asnaf so that the products produced can be marketed both inside and outside the country. Therefore, support from active zakat payers is very important so that the accumulated zakat funds can be used to help these asnafs free themselves from the shackles of poverty (Selangor Zakat Board, 2015).

Zakat distribution in Selangor is divided into five programs, namely the social development program, the education development program, the religious institution development program, the human development program, and the economic development program. Most of the zakat allocation usually goes to the social development program. However, the economic development program is also one of the priorities of the LZS, which offers certain measures. The following is the distribution of zakat for the economic programs:

Table 1

Distribution of Economic Development Program Allocations for the Year 2020 to 2022

Year	Zakat Distribution (RM)	Economic Development Program		Business Capital	
		Total Allocation (RM)	Allocation Percentage	Total Allocation (RM)	Allocation Percentage
2020	867,230,577	8,891,191	1.02 %	90,000	1.01 %
2021	922,315,855	9,854,598	1.07 %	1,200,000	12.18 %
2022	958,110,285	10,645,881	1.11%	1,800,000	16.90 %

In 2022, the total allocation for the economic development program is RM10,645,881.00, or 1.11% of the total amount of zakat distribution. This allocation is slightly increased compared to 2021 (RM9,854,598.00) and 2020 (RM8,891,191.00). However, on average, allocations for

economic development programs are still between 1.0% and 1.5% of the total zakat distribution in Selangor. Of this allocation, up to RM1,800,000.00 or 16.9% was distributed as business capital assistance for selected asnaf in 2022, and up to RM1,200,000.00 or 12.2% in 2021. This amount has drastically increased compared to 2020, considering that the main purpose of zakat distribution at that time was to reduce the risk of asnaf entrepreneurs during the pandemic COVID -19. Nevertheless, this shows that the economic development program is a strategy used by the LZS to fulfill the desire to transform self-sufficiency zakat into productive zakat.

c) Program Implementation Challenges

In implementing a program, the zakat institution will certainly face various challenges and obstacles to ensure that the desire to improve the quality of life of the asnaf group is successfully implemented. The biggest challenge is the lack of commitment and support from the asnaf group, especially the poor and needy, to participate in this economic program. Most of them are more satisfied with receiving regular financial support in the short term and lack the desire and confidence to break free from the cocoon of poverty. Based on the study of Fatimah Salwa et.al (2014) who interviewed 207 participants of the economic development program asnaf, a total of 117, or 43.5% of them admitted that they failed with their business. Thus, the ratio of success to failure is balanced, which will certainly reduce the confidence of other participants to engage in this type of program. However, we cannot make a blanket statement that those who fail are solely due to a lack of commitment and self-confidence. This is because several other factors such as family support, commitment to children, low income, lack of guidance and motivation, and the less strategic location and type of business also contribute to the success of program participants. Undoubtedly, there are a few asnaf who abuse this business capital assistance, but regular monitoring by the Zakat institution can ensure that only truly qualified participants can participate and continue in this program.

According to Azman Ab Rahman et.al (2014), the background of the participants as well as the service performance of the zakat institutions is among the two major challenges that can affect the smooth running of this business program. Some of the participants are among those who do not have a high level of education and are less familiar with the intricacies of the entrepreneurial world. Therefore, the process of establishing themselves as entrepreneurs sometimes takes a long time, which makes some of them give up and not continue with the program. Some of them participate in the program with little entrepreneurial motivation because they see the business capital received from the zakat institutions only to receive short-term financial support without seeing long-term opportunities to get out of the cocoon of poverty. The fact that the support received does not have to be repaid also affects the commitment of participants to continue the program in earnest until they eventually stop in the middle of the road. The performance of zakat institutions may also affect the effectiveness of the implementation of this economic program. The lack of staff, especially those with experience and expertise in entrepreneurship, causes zakat institutions to use the services of consultants who deal with skills training, selection of participants, and regular monitoring (Azman Ab Rahman et.al, 2014). This issue needs to be addressed from time to time to ensure that participants receive systematic and effective counseling, guidance, and monitoring services.

Research Methodology

This study uses a qualitative approach to data collection and analysis. Qualitative research focuses on efforts to obtain non-numerical information (Cresswell, 2013) that can provide in-depth information about the background of an issue. In this study, two main methods are used, namely primary data (field research) and secondary data. The primary data were obtained through the focus group interview method, while the secondary data were obtained through a literature review. A bibliographic study based on the documentation method was conducted to identify literature materials such as academic books, journals, seminar articles, and reports. This literature review is important to get a clear picture of the principles and methods of the implementation of the Asnaf economic program by the Selangor Zakat Board. In addition to the documentation method, Cannell and Kahn (1957) also believe that the interview method is appropriate for obtaining detailed data that meets the objectives of the study. Although in-depth interviews are generally used in this study, basic guidelines for interviewing informants are still necessary to ensure that the interview process answers the research questions as much as possible to meet the objectives of the study. The semi-structured interview method was chosen because it is flexible and allows questions to be modified and adapted to obtain clearer information related to the topic under study (Taylor and Bogdan, 1998).

The number of informants in a qualitative study should be neither too large nor too small but should be based on the appropriateness of the study being conducted. Patton (1994) suggests a good number of 10 respondents, which can be increased by 5 respondents as new data are added to the analysis of the study data. However, the number of respondents also depends on other factors, such as the objectives of the study, the questions associated with the study, and the time and financial resources of the study. The estimate of the informant sample size is based on the theory of data saturation, which states that data collection stops when very little new data is available. The population of this study focuses on Asnaf entrepreneurs in the Kuala Selangor district. According to the official count of the Selangor Zakat Board, a total of 101 Asnaf entrepreneurs participated in the Asnaf Economic Development Program. In this study, a total of 8 Asnaf entrepreneurs in the Kuala Selangor district were selected and interviewed to get their feedback and views on this program and the Selangor Zakat Board in general. The questions included three main themes based on the objectives of the study, namely the motivations for participating in the program, the level of satisfaction with the form of assistance received, and the effectiveness of the program in changing the economic status of the participants. In addition, some additional questions were asked to obtain additional data and to obtain more detailed and comprehensive information.

Analysis and Discussion

In this interview, participants are classified according to their economic status after participating in this program, i.e. from RM1500.00 to RM4999.00, RM5000.00 to RM14999.00, and RM15000.00 to RM20000.00.

a) Factors for Program Participation

The following are the results of the interviews with respondents on the topic of motivating factors for participation in the program.

Table 2

Driving Factors for Participating in the Asnaf Entrepreneur Economic Development Program

Estimated Income	Respondent	Old Job	New Job	Driving Factor
RM1500- RM4999	Respondent 1	Electrician	Children's Clothing Dealers	<ul style="list-style-type: none"> • No job after having an accident • Unstable family finances • Change the fate of the family for the better
	Respondent 2	Freelancer	Fruit Juice Dealer	<ul style="list-style-type: none"> • Change the fate of the family for the better • Get a permanent job
	Respondent 3	Self-Employed	Seafood Traders	<ul style="list-style-type: none"> • Unstable family finances • Change the fate of the family for the better
RM5000- RM14,999	Respondent 4	Freelancer	'Nasi Kawah' Dealer	<ul style="list-style-type: none"> • Loss of dependent place after husband's death • Change the fate of the family for the better
	Respondent 5	Tailor	Boutique Entrepreneur	<ul style="list-style-type: none"> • Loss of dependent place after husband's death • Change the fate of the family for the better
	Respondent 6	Cleaner	Bahulu Entrepreneur	<ul style="list-style-type: none"> • Helping husbands who are sick and unable to work • Unstable family finance • Change the fate of the family for the better
RM15,000- RM20,000	Respondent 7	Factory Worker	Beverage Entrepreneur	<ul style="list-style-type: none"> • No job after having an accident • Unstable family finances • Change the fate of the family for the better
	Respondent 8	Beverage Dealer	Cendol Shop Owner	<ul style="list-style-type: none"> • Unstable family finances • Change the fate of the family for the better

From the results of the interviews, it can be concluded that the main motivation of the participants to take part in this program is to change the fate of the family for the better. Before participating in this program, most of the participants faced various problems, such as an accident at work, lack of a regular and stable job to support the family, loss of the home they relied on on after the death of their husband, and the challenge of continuing life as a single mother. The LZS offer was well received because, according to most of the participants, outsiders such as relatives, neighbors, and friends stayed away when they were in a difficult situation where they could not pay the bills and had to ration food. Therefore, the awareness of freeing the family from the cocoon of poverty strengthened their determination and will to become entrepreneurial. As a result, all of these participants have successfully removed

themselves from the list of recipients of asnaf assistance and have preferably become consistent asnaf payers to help other less fortunate groups as they have done.

b) Level of Satisfaction of Asnaf Entrepreneurs

All participants who join the program will receive an introductory course and guidance before entering the business world. After that, the LZS will provide financial support and equipment suitable for the type of business. If the LZS recognizes the potential of the business run by each participant, a financial injection will also be provided. The following results come from the interviews with the respondents and refer to the level of satisfaction of the participants with the form of support provided.

Table 3

Level of Satisfaction of Asnaf Entrepreneurs with the Form of Assistance Provided by LZS

Respondent	Type of Relief	Level of Satisfaction
Respondent 1	<ul style="list-style-type: none"> • Business Capital (RM10,000) • Additional Capital Injection (RM30,000) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided
Respondent 2	<ul style="list-style-type: none"> • Mango Grinder (3 pieces) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided
Respondent 3	<ul style="list-style-type: none"> • Business Capital (RM10,000) • Catering Equipment • Tent (1 set) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided • Welcome the presence of LZS staff to monitor the business being conducted
Respondent 4	<ul style="list-style-type: none"> • Crater Pot (5 pieces) • Catering Equipment • Tent (1 set) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided • Welcome the presence of LZS staff to monitor the business being conducted
Respondent 5	<ul style="list-style-type: none"> • Sewing Machine (5 pieces) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided • Lack of monitoring from LZS staff on the business being conducted
Respondent 6	<ul style="list-style-type: none"> • Oven • Mold 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided • Welcome the presence of LZS staff to monitor the business being conducted
Respondent 7	<ul style="list-style-type: none"> • Jar (6 pieces) • Beverage Equipment • Tent (2 sets) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided
Respondent 8	<ul style="list-style-type: none"> • Ice Machine (3 pieces) 	<ul style="list-style-type: none"> • Satisfied and grateful for the help provided

In general, all participants are satisfied with the form of support provided by the LZS, as it helps them to conduct business activities. The support in the form of financial capital and equipment provided has enabled them to continue their business more effectively and

continue to achieve high returns on capital and profits. All participants were also satisfied with the service provided by LZS, where officials are dispatched to monitor operations and listen to feedback from participants. However, Respondent 5 indicated that his boutique was visited less by LZS officials and suggested that the LZS could conduct more comprehensive monitoring activities. However, it can be concluded that the business support provided by LZS helps the participants of this program to be more successful.

c) Changes in the Economic Position of Asnaf Entrepreneurs

Among the desires of the LZS in implementing this economic development program is to provide a platform for Asnaf to develop and break free from the shackles of poverty. Therefore, the benchmark to determine the effectiveness of this program is to evaluate the standard of living of this Asnaf group before and after participating in this program. The following are the results of the interviews with the interviewees on the topic of the effectiveness of the program in changing the economic status of the asnaf.

Table 4

Changes in the Economic Position of Asnaf Entrepreneurs

Respondent	Old Income (per month)	New Income (per month)	Program Effectiveness
Respondent 1	RM1500 RM400 (SOC SO)	RM600 (at the beginning) RM2000	<ul style="list-style-type: none"> • Sufficient income to match the cost of living in Kuala Selangor • Get out of the asnaf list and become a zakat payer
Respondent 2	RM500-RM1000	RM2500	
Respondent 3	RM2000	RM4500	
Respondent 4	RM1000	RM8000	
Respondent 5	RM600	RM14,000	
Respondent 6	RM800	RM14,000	
Respondent 7	RM1500	RM16,000	
Respondent 8	RM2,000	RM20,000	

The standard of living of the participants before this program had the same background: limited financial means to support a large family, inability to work after an accident, loss of a relative (husband) as the main source of income, and lack of a regular and stable job to support the family. But all participants managed to change their fate and that of their families by increasing their monthly income until they were finally removed from the list of recipients of asnaf assistance. Even more encouraging, they are now consistently paying zakat to share the livelihood God has given them with others. The moderate cost of living in the Kuala Selangor district is also seen as one of the factors that ensure that the income they earn is sufficient to support themselves and their families. Thus, it is not surprising that all the interviewed participants expressed their great gratitude to the LZS, which never tires of guiding and advising them and providing them with a promotional platform to market their products. From the lessons learned, it can be concluded that the economic development program, which aims to produce productive Asnaf entrepreneurs, is being successfully implemented in line with the set objectives. Although there are undoubtedly participants who fail in this program, most of them are due to their commitment as well as external factors such as family support and community perception. The efforts of the LZS should be commended, as the goal of producing Asnaf entrepreneurs is a good initiative to turn more groups of Asnaf recipients into efficient zakat producers.

Conclusion

Continued efforts to promote and change the lives of asnaf for the better must be expanded. The LZS provides sufficient funding to continue to expand the implementation of this program so that more qualified asnaf can attempt to change their lot and that of their families. Improvements need to be made to ensure that this program successfully achieves the set goal of producing more successful asnaf entrepreneurs. The encouragement, guidance, and support provided by the LZS itself help program participants develop themselves and the businesses they run. Asnafs must take advantage of this valuable opportunity by working harder and being fully committed to their business. Any misuse of funds and feelings of laziness and despair must be avoided because this business support is a trust given by the community through the LZS to be used in the best possible way. The surrounding community can be directly involved in making this program a success by continuously supporting LZS, either in the form of money (zakat payment) or by sharing ideas and feedback to further improve this program. Thus, this study plays an important role in systematically examining and highlighting the literature discussion regarding the potential of the LZS program to increase the competitiveness of asnaf zakat entrepreneurs. This is because this field is still new and most writings and research in the field of zakat still focus on other asnaf such as fakir and miskin, rather than asnaf entrepreneurs. Therefore, the asnaf entrepreneurial program needs to remain competitive in the face of current challenges and changes. This study also provides basic guidance to researchers in the field of asnaf entrepreneurship in identifying research gaps that can be explored while benefiting asnaf entrepreneurs themselves.

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