

Developing Micro-Entrepreneurs through Business Incubation Centre

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Abstract

This study explores the foundational elements that are required to establish a dedicated Business Development Centre in Perlis, Malaysia, that is aimed at empowering socioeconomically disadvantaged entrepreneurs. The research draws on structured survey responses from 63 asnaf entrepreneurs and in-depth interviews with four key entrepreneurship development institutions. The findings reveal that the Asnaf entrepreneurs demonstrate strong motivation, soft skills, and operational stability. However, many of them face persistent challenges, including limited access to financing, digital illiteracy, and gaps in technical, financial, and strategic competencies that are essential for business growth and sustainability. The study, therefore, highlights the need for a comprehensive, skill-based support centre that encompasses financial literacy, digital marketing, business planning, and mentorship. In addition, the entrepreneurs expressed a desire for a supportive environment that includes networking opportunities, spiritual enrichment, and accessible facilities. Institutional recommendations further emphasise the importance of a strategic location for a business centre, participant selection, ongoing monitoring, and multi-agency collaborations. The study concludes that a successful Asnaf business centre must go beyond the provision of physical infrastructure and funding, and be able to serve as a dynamic, integrated hub for capacity-building, strategic guidance, personal development, peer networking, and long-term entrepreneurial resilience. These contributions add to the growing body of knowledge on asnaf entrepreneurship and provide practical guidance for designing support centres for asnaf communities in Malaysia.

Keywords: Business Development Centre, Micro-enterprises, Micro-Entrepreneurs, Business Skills

Introduction

Small and medium enterprises (SMEs) have been increasingly recognised as important drivers of economic growth, job creation, and poverty reduction in developing countries. Considering this importance, countries around the world have introduced various strategies to support their performance, competitiveness, and resilience. One such strategy is the establishment of business development centres. These support services aim to enhance the skills, capacities and access to resources of entrepreneurs in a structured and supportive environment (Akhmad et al., 2018; Aslan & Hjorrth, 2018; Islam, 2014).

In the context of Malaysia, entrepreneurship plays a vital role in addressing socio-economic disparities, and targeted entrepreneurship development programs have been recognised as an effective strategy to uplift underprivileged groups such as the Asnaf through income-generating activities, skills training, and the provision of entrepreneurial resources. Engaging in entrepreneurship has resulted in a positive impact on the income of asnaf (Hashim et al., 2020). Asnaf are individuals who are eligible to receive Islamic financial assistance (*zakat*) due to their socioeconomic status as specified in Islamic law. Entrepreneurial support programs are crucial in improving poverty, inequality, and vulnerability among the less privileged in society. A study involving 300 micro-entrepreneurs across Kelantan, Kedah, Terengganu, and Perlis found that such programs significantly enhanced the competencies and performance of entrepreneurs (Al Mamun et al., 2019). Similarly, Mustapa et al. (2018) found that micro-entrepreneurs in Kelantan who received training and support experienced positive impacts on household income and economic stability.

Despite the many efforts across the country aimed at empowering asnaf entrepreneurs across different states in Malaysia, asnaf entrepreneurs still face considerable challenges, including limited capital, low levels of education, inadequate business knowledge, and insufficient access to financing (Khamis et al., 2021). Although there has been growing efforts initiated by the government and zakat-agency in order to support micro-enterprises, many Asnaf entrepreneurs remain unable to scale beyond subsistence. The reasons can be traced to a combination of limited access to appropriate financing, lack of technical and financial literacy, and low digital market participation.

Consistent with the study conducted by Mohamed Imtiyaz et. al., (2022), the findings revealed that Malaysian micro-enterprise including Asnaf entrepreneurs face pervasive challenges in obtaining financing, lack of collateral, high perceived risk, incomplete documentation, insufficient business planning, and low management capacity. Meanwhile, the study conducted by Ghazali et al. (2024) found that significant portions of Asnaf entrepreneurs in Kedah struggle with financial management, with 46% reporting it as a major barrier, along with shortcomings in distribution strategy at 32% and business registration at 22%. In view of the above, these findings underscore persistent gaps that current interventions have yet to fully address.

This study focuses on the establishment of the Asnaf Business Center in Perlis as a strategic initiative aimed at enhancing the socio-economic well-being of zakat recipients through sustainable entrepreneurship. Although numerous previous studies have explored various forms of issues and challenges faced by Zakat institution in assisted asnaf (Tengku Mohamad

Azizuddin et al., 2021), Technical and Vocational Education and Training (TVET) programs (Nawi, et al, 2025), and financial literacy initiatives (Hanafi et al., 2025), there remains a significant gap in the literature concerning the effectiveness of centralized support structures. Specifically, few studies have examined the challenges and issues pertaining on providing asnaf entrepreneurs with access to a dedicated business development center (Leylawati et al., 2023). This study, however, successfully identifies a relevant support framework that integrates training, mentorship, infrastructure, and market linkage opportunities to facilitate the successful operation and sustainability of businesses, aimed at empowering Asnaf entrepreneurs in Perlis through the establishment of a centralized Asnaf Business Development Center.

Improving the socio-economic conditions of asnaf requires nurturing their entrepreneurial traits and provision of comprehensive support through both financial and non-financial assistance, along with advisory services and practical training (Tuan Mahmood et al., 2020; Abdul Razak et al., 2024). The current support in the form of a development centre for Asnaf entrepreneurs in Perlis, specifically tailored to their unique socioeconomic needs, is yet to be established, according to Majlis Agama Islam dan Adat Melayu Perlis (MAIP). Targeted support matching entrepreneurs' needs has been established as crucial to ensure the success of microentrepreneurs (Sulaiman et al., 2024). Without a proper, centralised hub to coordinate support (financial, marketing, etc), the potential of asnaf in Perlis to achieve long-term economic independence remains underdeveloped. To address this gap, this study seeks to explore the elements required to establish an Asnaf Business Centre in Perlis. It accordingly has two main objectives: (1) to identify the key elements necessary for the successful development and implementation of a business development centre and (2) to determine the specific types of assistance that asnaf entrepreneurs in Perlis require to enhance their chances of success. The findings of the study are expected to help inform a more structured and relevant support framework for empowering asnaf entrepreneurs in Perlis.

Literature Review

The Role of Business Development Services in SME Growth

Business development centres have become prominent tools in the global effort to support SME success. These centres usually provide a wide range of support services, typically non-financial and focusing on training, mentorship, market access facilitation, and operational support (Abe et al., 2012). The effectiveness of such support centres has been observed across the globe from Indonesia and Turkey to Kenya and Bangladesh, where SMEs benefiting from support demonstrated better growth, sustainability, and market competitiveness (Akhmad et al., 2018; Aslan & Hjorth, 2018; Islam, 2014; Kimando et al., 2012)

In Malaysia, business development programs and initiatives, which are often implemented through government agencies, have been instrumental in empowering micro-entrepreneurs and thereby addressing poverty, inequality, and vulnerabilities of less privileged households. This is possible through support programs that enhance the ability of entrepreneurs to identify market opportunities, to manage their business operations, and strengthen networks (Al Mamun et al., 2019). Several studies have indicated that such programs positively impact microentrepreneurs (Al Mamun et al., 2019; Mustapa et al., 2019).

Models and Delivery Channels of Business Development Centres

While business development centres have similar initiatives and goals on a global scale, their structures and operational models tend to differ across countries and contexts. Their main objectives are usually to supplement financial services by assisting SMEs to grow sustainably and improve their competitiveness and profitability. Their scope is expansive, covering operational (short-term), advisory (long-term), and advocacy roles, and they use different channels (public agencies, private organizations, independent consultants) to fulfil their goals of promoting SMEs. (Abe et al., 2012). Services often include consultancy, training, marketing support, technology sharing, policy advocacy, infrastructure, and access to finance (Goyal et al., 2015)

Government-led business development centres are dominant in most developing countries due to their affordability and accessibility, especially for rural areas. However, they have been frequently critiqued for being unsustainable, generalised, and supply driven. Such issues can lead to short-term impact and dependency on support among SMEs (Abe et al., 2012; Ghosh, 2001). In contrast, private sector and market-driven business development models are found to be more innovative, responsive, and effective, owing to their profit orientation and customer focus. Although they are able to tailor their services better to meet SME needs, they may not be feasible for rural areas (Abe et al., 2012).

The shift toward a technology-driven economy in developing countries like Malaysia has led to more innovative SME support initiatives such as business incubators and accelerators. These initiatives, through relatively new, provide targeted support to start-ups by creating an enabling environment for the growth and sustainability of SMEs (Dardak et al., 2019). Although the movement for 'business incubators' began in the late 1980s, it gained traction in Malaysia as early as the 2000s under the 8th Malaysia Plan, with 113 active centres by the year 2015 (Indiran et al., 2018). These incubators were government-led through various ministries and agencies and ranged from technology-based and general incubators to virtual models (Sukhur & Bakar, 2018). They have evolved over the years from the initial basic '1st generation' model that focused on shared services, to the '2nd generation business innovators' which emerged in 1995 and offered more advisory services, to the '3rd generation business accelerators' in 1999 which added mentoring and tech support and then the '4th generation' ones since 2011, which integrated enterprise values and global market access. Although many business incubators have reached the 2nd generation phase, a significant number of them still operate at the 1st generation level and are being pushed to shift to more dynamic models. In addition, most of them remain government-run with few private and no public-private hybrid versions (Indiran et al., 2018; World Bank, 2010).

Challenges in Delivering Business Development Services

While they bring numerous benefits, business development centres also face many systemic and operational challenges, as highlighted in numerous studies. Among them are regulatory and information barriers in the presence of inconsistent policies, a lack of grassroots understanding, and poor data on SME needs (Goyal et al., 2015). Low awareness or confidence among entrepreneurs regarding the relevance or quality of support services is another challenge, which might arise due to previous negative experiences or general distrust. Lose and Tengeh (2015) highlighted the issue of resource limitations in the form of a shortage of skilled staff, infrastructure, and sustainable funding, especially in government-led

initiatives. In addition, many support centres also suffer from weak internal management, which contributes to unstructured training programs, poor selection of processes, and lack of coordination among agencies (Indiran et al., 2018). According to Dardak et al. (2019), limited digital and technological access further prevents entrepreneurs from being able to keep up with modern business trends, particularly in rural areas. Some of the barriers in the case of Malaysia are found to be issues in marketing, financial management, and selection system effectiveness, despite their success in supporting hundreds of entrepreneurs (Dardak et al., 2019).

Determinants of Asnaf Entrepreneurial Success and the Role of Enabling Institutions

A growing body of literature has identified a combination of personal characteristics, capacity-building efforts, institutional mechanisms, and post-crisis strategies as critical to successful entrepreneurship.

Numerous works have studied the unique blend of values and competencies that Asnaf entrepreneurs require in order to succeed. Halim et al. (2012) identified several crucial characteristics, such as an entrepreneurial orientation, risk-taking, having unique marketing approaches, creativity and innovation, vision and belief, and pride in their business. Another study outlined five core traits, including visionary leadership, resilience, resourcefulness, community-centered values, and ethical commitment as central to asnaf business success (Abdullah et al., 2025). Institutional support, at the same time, plays a crucial enabling role. M. A. et al. (2024) similarly highlighted entrepreneurial resilience as well as idea generation as key factors for successful entrepreneurship. According to Mohd Arif et al. (2022), having a positive attitude, motivation, as well as business and financial skills are key internal determinants of the performance of rural entrepreneurs, alongside external factors of an enabling environment, infrastructure, financial support, and monitoring. Similarly, spiritual strength and motivation are considered as essential internal drivers for asnaf entrepreneurial success as argued by Yusof et al. (2025). Spiritual strength provides a sense of purpose and perseverance during difficult times. In addition, being able to be financially disciplined and effectively communicate with stakeholders has been cited as a factor for long-term success (Shiyuti et al., 2023). Meanwhile, studies like Bahri et al. (2023) and M. A. et al. (2024) emphasised the role of human capital in entrepreneurship and concluded that skills and abilities, particularly in communication and marketing, outweigh knowledge in influencing business performance.

Beyond personality traits, practical support mechanisms are found to significantly impact business outcomes. In fact, there has been a growing consensus that capacity-building interventions are more effective than financial assistance alone. Entrepreneurship training, mentoring, and exposure to real business environments are crucial for fostering practical skills and confidence (Khamis et al., 2020; Yusof et al., 2022). Shiyuti et al. (2022), for example, find that product distribution mechanisms such as bulk procurement and shared supply chains actually offer more tangible benefits beyond financing and training. Real market exposure in this sense helps asnaf entrepreneurs build their confidence, skills, and experience. Likewise, Shiyuti et al. (2023) argue that structured, education-based non-cash interventions are much more sustainable than financial support alone. Their study also emphasises the importance of financial discipline, two-way communication with support organisations, and a transparent entrepreneurial ecosystem support.

While non-cash assistance is vital, access to financing remains a foundational component of business initiation. Capital (including financial and material aid) remains a key enabler of entrepreneurial success as indicated in studies such as Muhamat et al. (2013), Khamis et al. (2020), and Yusof et al. (2025), and particularly so for businesses in the early stage. Initial business survival, according to them, depends on financial injections, which may be in the form of microfinancing, equipment, or production inputs. Microfinance schemes, according to Yusof et al. (2025), play a central role in enabling asnaf entrepreneurs to launch their businesses, although the impact of access to finance improves when combined with training and mentorship. Nevertheless, it is found that financial misuse is a common issue, particularly when it comes to financing recipients who lack basic financial literacy (Sulaiman et al., 2024). Owing to such concerns, studies recommend incorporating financial management modules within support programs to ensure that entrepreneurs learn how to use funds effectively. Entrepreneurial discipline is found to be essential in these cases. Studies emphasise the importance of matching financial aid to the asnaf recipients' readiness and capacity, taking into consideration that some of them may lack financial discipline. This points to the need for a more targeted and personalised approach in disbursing financial aid to asnaf entrepreneurs. Oversight must be coupled with capital assistance (Khamis et al., 2020; Shiyuti et al., 2023). The effectiveness of financial aid at the end of the day, increases when it is coupled with structured advisory services, need assessments, and periodic monitoring (Khamis et al., 2020; Hashim et al., 2020).

Numerous studies highlight the persistent gaps in business and financial skills among asnaf entrepreneurs (M. A. et al., 2024; Hashim et al., 2020; Joremi et al., 2023; Shiyuti et al., 2022). Asnaf entrepreneurs often face challenges in terms of managing production and finances, using technology and digital tools, and scaling operations. These studies imply that training alone is insufficient unless it is applied, contextualized, and paired with adequate mentorship. According to Muhamat et al. (2013), both capital and entrepreneurial knowledge are critical in addition to training. Aside from technological illiteracy, entrepreneurial resilience is often an issue for many asnaf (Joremi et al., 2023).

For business growth and success to be sustainable, the quality of institutional support is vital. Multiple studies (Khamis et al., 2020; Meerangani et al., 2022; Shiyuti et al., 2023) emphasised the importance of coordination between institutions to support asnaf. In addition, digital upskilling, exposure to marketing platforms, and ecosystem integration are all essential. Being prepared and able to adapt during crises and economic disruptions, such as a pandemic, is also crucial and requires targeted digital literacy training, financial monitoring, and crisis resilience support (Sulaiman et al., 2024; Yusof et al., 2025). Not forgetting, advisory bodies and centres must provide continuous mentoring, monitoring, and emotional support to address their lack of confidence and skill-based challenges (Joremi et al., 2023). When it comes to rural areas where asnaf may face unique challenges, Mohd Arif et al. (2022) call for a comprehensive rural entrepreneurship model that addresses both internal factors (skills, motivation) as well as external environment (infrastructure, market access, institutional reach).

The literature collectively suggests that a successful asnaf entrepreneurship can be ensured through a combination of intrinsic motivation, skills development, spiritual strength,

and strategic external support. Financial assistance alone is not enough without additional support in the form of training, mentoring, and ecosystem coordination.

Research Methodology

Research Design

A mixed method of both quantitative and qualitative techniques was adopted in this study to obtain a comprehensive understanding of the support needed by asnaf entrepreneurs in Perlis. The primary quantitative tool took the form of a structured survey questionnaire, which was used to gather data from asnaf entrepreneurs. Data was collected on their business profiles, knowledge, strategies, and expectations for support. In parallel, qualitative data was collected through interviews with selected entrepreneurship development institutions in Malaysia to explore the financial and training support services available to microentrepreneurs. The survey method allowed for effective collection of standardised data cost-effectively and efficiently, while the interviews provided deeper insights into institutional practices and perspectives to help inform the establishment of an Asnaf Business Centre.

Sampling Method

The target population for the survey questionnaire comprised 79 asnaf entrepreneurs in Perlis who were identified by the Majlis Agama Islam Perlis (MAIPs). Of the total, 63 complete responses were obtained between April and August 2022. In addition to the survey, four key microfinance and government entrepreneurship development institutions were purposively selected for interview. They were chosen based on their known role in supporting and funding microentrepreneurs in Malaysia. The institutions are i) Majlis Amanah Rakyat (MARA) Perlis, ii) Amanah Ikhtiar Perlis Utara, iii) Yayasan Hijrah Selangor and iv) Tekun Nasional. Between 3 June and 9 August 2022, seven representatives from these institutions, including directors, managers and division heads, were interviewed.

Data Collection

Survey Questionnaire

The survey instrument was developed based on the objectives of the research, as well as through a review of existing literature on the topic. It was also refined with feedback from academic experts. The questionnaire was then constructed in Google Forms for easier access and analysis. Although originally developed in English, the Google Forms Survey was translated in Malay language to cater to the asnaf participants who were all Malay-speaking. Enumerators made a courtesy call to each selected asnaf entrepreneur to explain the purpose and importance of the survey and encourage their participation, along with a shared link to the Google Forms Survey. In cases where assistance was needed, the enumerators completed the questionnaire on behalf of the respondents via phone call.

Structured across nine sections, the survey questionnaire included both closed- and open-ended types of questions. The sections captured key areas such as the asnaf respondents' demographic background, business type, existing knowledge of marketing and product strategies, business planning practices, operational capacity, and entrepreneurial capabilities. Additional sections explored their access to facilities, expectations from support centres, awareness of traditional heritage products, and understanding of the halalan toyyiban (lawful and good) concept. The questionnaire items used either a multiple-choice or

5-point Likert scale format, although a few sections included short or open-ended responses as well. Multiple response options were provided where appropriate.

Interviews

In-depth interviews were conducted with seven (7) representatives from four (4) selected institutions across Perlis and Selangor. The institutions comprised MARA Perlis, Amanah Ikhtiar Malaysia, Yayasan Hijrah Selangor, and Tekun Nasional. The aim of these interview sessions was to gather detailed information regarding financial assistance, training programs, and other support offered by the institutions to microentrepreneurs. Furthermore, suggestions and recommendations relevant to the establishment of an Asnaf Business Centre in Perlis were obtained from the interviewees. All the participants held managerial or leadership roles within their respective organisations and they were very cooperative and willing to share extensive information about their programs and suggestions for establishing an Asnaf Business Centre in Perlis.

Data Analysis

The survey questionnaire responses were analysed using SPSS Statistics Software. While the original survey instrument covered a wide range of topics, this study specifically focuses on the sections that are most relevant to the stated research objectives. A comprehensive report detailing all sections and findings has been published separately. The analysis in this study selectively draws from that data to explore key elements related to asnaf entrepreneurs' knowledge, capacity, capability, and support needs. Meanwhile, the interviews were thematically analysed to identify patterns and insights related to financial schemes, training modules, and institutional perspectives on supporting microentrepreneurs. These themes were then interpreted according to the research objectives to inform the establishment of an effective Asnaf Business Centre.

Results

Interview Findings

The study carried out interviews with four key institutions that support micro-entrepreneurs in Perlis and Selangor, namely, Majlis Amanah Rakyat (MARA) Perlis, Amanah Ikhtiar (AIM) Perlis Utara, Yayasan Hijrah Selangor, and Tekun Nasional. The aim was to explore existing support mechanisms and identify the essential elements for setting up an Asnaf Business Centre in Perlis. These institutions were selected owing to their active roles in financing, training, and mentoring entrepreneurs across the two states. The findings revealed a wide range of financial schemes, business trainings, coaching and mentoring programs, as well as strategic recommendations to set up an Asnaf Business Centre.

The essential elements for establishing an Asnaf Business Centre identified through the interviews include:

- 1) Selecting a strategic location for the centre,
- 2) Careful screening of suitable beneficiaries (quality-over-quantity),
- 3) Providing continuous business monitoring by qualified staff
- 4) One-on-one and group coaching
- 5) Building digital skills
- 6) Multi-agency collaboration efforts.
- 7) Motivational and Spiritual development programs

MARA, in particular, stressed the importance of creating the 'right mould' for the centre through adequate market research, structured training programs, and regular coaching by qualified personnel. Similarly, AIM Perlis Utara and Yayasan Hijrah both pointed out that beyond business development skills, the centre needs to support and nurture asnaf entrepreneurs' personal growth and development through motivational and spiritual programs. Tekun Nasional emphasised the need for developing digital skills in entrepreneurs and establishing networking platforms such as 'Asnaf Associations' under MAIPs to ensure long-term sustainability.

Interview findings revealed that MARA itself offers a comprehensive support program that includes entrepreneur development, business development, and support services. It provides three structured modules under its training programs: Achievement Motivation Training (AMT), Business Motivation Training (BMT), and Business Planning. These modules are designed to build entrepreneurial skills and help participants effectively plan their business sector-specific trainings and are also available for certain industries like food and beverages (F&B), automotive, and lifestyle services. MARA additionally introduced the 'Digital Biz' program to help entrepreneurs transition to digital platforms after the pandemic in 2022. Aside from training, it provides several financing options, such as Putra Financing (for youth), Mudah Jaya (open to all) and Spek NANO (microfinancing). A semi-grant program called PUTEK is as well offered for entrepreneurs in tech fields. MARA also offers one-on-one or group coaching and mentorship for three to six months, designed to support growth, sustainability, and upscaling. AIM Perlis provides both economic and social financing schemes that are designed for entrepreneurs at different levels of business growth. Although its primary focus is financing, it conducts some business training at the headquarters level in areas like digital marketing and product development. Since these trainings are not accessible at all branches, however, some branches conduct their own workshops in collaboration with agencies and local universities.

Yayasan Hijrah did not initially provide training programs but has since introduced a series of intensive business training modules. These modules guide entrepreneurs through brand development, pricing strategies, creating sales packages, identifying marketing channels, and setting sales targets. Practical techniques like 'magic numbers' and 'mind mapping' are included to help participants visualise and plan their business. Hijrah also intends to launch an online sales platform to support entrepreneurs' marketing efforts. Tekun Nasional primarily focuses on financing and requires all its beneficiaries to join a one-day basic entrepreneurship course. Its financing schemes even target specific groups such as ex-convicts, the indigenous population, and unregistered micro-entrepreneurs.

Overall, although each institution takes slightly different approaches to support entrepreneurs, they agree on similar core components needed for a successful Asnaf Business Centre. These include financial and digital tools, structured training, continuous monitoring, and strategic partnerships and collaboration with other organisations. These findings offer valuable guidance for designing an Asnaf Business Centre that meets the needs of Asnaf entrepreneurs in Perlis and helps them build sustainable and successful businesses.

Survey Findings and Analysis

This section presents and interprets the key findings from the survey questionnaire conducted with Asnaf entrepreneurs in Perlis. The survey involved 63 respondents and aimed to assess their business challenges, support needs, knowledge levels, and expectations regarding the proposed Asnaf Business Centre.

Business Success, Challenges, and Assistance Needs

Although a majority of respondents (77.8%) reported that their businesses were currently performing well, 22.2% admitted that they were not doing well. Among those struggling, almost half of them cited limited access to financing (47.6%) as the main challenge. Other reported challenges were a lack of customers (19.0%), unsuitable business locations (9.5%), and insufficient product knowledge (9.5%). Additional challenges mentioned were costly raw materials, limited capital, and labour issues.

Despite the challenges, all respondents with unsuccessful businesses expressed that they still intended to continue operating. Among the respondents who were facing difficulties, the most requested type of assistance to improve their business was financial support (39.3%), followed by marketing skills (21.4%) and strategic business planning (17.9%). Other additional needs include technical assistance (10.7%) and business-specific skills (7.1%).

These results indicate that although most Asnaf entrepreneurs have stable businesses, some face significant challenges. They also show the determination and resilience of Asnaf entrepreneurs in the face of financial and operational difficulties. This indicates that beyond financial aid, sustainable growth requires a more holistic ecosystem of support, including business viability, marketing access, and skill development. The findings here align with other studies like Khamis et al. (2020), Sulaiman et al. (2024), and Yusof et al. (2025), which emphasized that support must go beyond financing to include skill-building and strategic guidance. In addition, the persistence of asnaf entrepreneurs surveyed reflects motivation, resilience, and spiritual strength, which are among the characteristics often cited as key in successful entrepreneurship (Abdullah et al., 2025; M. A. et al., 2024).

Business Goals and Strategic Knowledge

Survey results indicate that the asnaf respondents' top business goal is fulfilling customer needs (32.1%), followed by generating profit (23.7%), and increasing sales (21.8%). Meanwhile, 14.7% targets staying competitive, and only 7.7% achieving long-term growth and sustainability.

At the same time, around half of the respondents (49.2%) rated themselves as having 'moderate knowledge' for their self-assessed knowledge on business strategies. 19% reported having 'some knowledge' while only 23.8% have 'good knowledge' and a mere 7.9% claimed to have 'excellent knowledge'. Even though some respondents said that they had already developed business plans (25.4%), identified their unique product strengths (27.9%), or studied their market environment (18.9%), very few of them had conducted SWOT analyses (13.1%) or established formal business missions (14.8%). Although all respondents believe that proper and formal strategic planning is significant for business success, 71.4% admitted that they do not apply any form of structured or unstructured business strategies. They cited the main reasons for not having business strategies as lack of knowledge (38.7%), lack of

resources (17.7%), the belief that strategic planning is not necessary for small businesses (6.5%), and lack of time (4.8%). These results reflect somewhat of a gap between the asnaf entrepreneurs' ambition and capacity. While asnaf entrepreneurs are motivated and have clear goals, most of them lack the knowledge and tools to strategically run their businesses and tend to have a short-term mindset. This points to the urgent need for entrepreneurial training in business planning, SWOT analysis, etc, at the proposed Asnaf business centre. The gap between ambition and strategic knowledge application has been similarly observed in studies, which note that many asnaf entrepreneurs struggle with early-stage strategic thinking and business skills that affects their resilience (Joremi et al., 2023). The lack of strategic tools among asnaf entrepreneurs was also found in M. A. et al. (2024), who recommend asset mapping and targeted training to address such skill gaps.

Existing Skills and Competencies

The survey respondents assessed themselves as being most competent in the area of decision-making and management (both 17.7%), followed by customer service (14.3%), communication (11.4%), business planning (10.9%), and creativity and innovation (8.0%). They reported themselves with lower competency in advertising/marketing (6.9%), financial literacy (5.1%), research and development (4.0%), digital commerce (2.3%), and accounting/budgeting (1.7%). These results indicate that the asnaf respondents tend to be reasonably competent with soft skills like decision-making and customer service, but remain weak in essential technical skills, particularly related to finance, marketing, and technology. The issue of limited technical, financial, and marketing skills has also been highlighted in studies like Hashim et al. (2020). Advisory support that incorporates business, financial, and marketing guidance has been evidenced to significantly impact business outcomes (Khamis et al., 2020). It is, therefore, necessary that the proposed asnaf business centre incorporates practical skill-building programs, particularly in digital and financial literacy as well as marketing, to support them in becoming competitive and building sustainable businesses.

Knowledge of Products and Marketing Strategies

The survey respondents demonstrated a solid understanding of their business products and services, showing particularly high confidence in knowing the roles that their offerings play (mean=4.40), and awareness of similar goods in the local market (mean=4.35). The majority also agreed or strongly agreed that they understand the value of their products to customers (mean=4.33) and that they have knowledge about improving product quality (mean=4.25). However, relatively lower scores were reported in knowledge of product uniqueness (mean=3.98), which suggests that although they are confident about their product knowledge, some of them may lack clarity in how to leverage the uniqueness of their product. In addition, knowledge about effective layout (mean=4.14) and product specifications (mean=4.19) are areas that might need improvement. Overall, although the respondents have foundational product knowledge, they need support in capacity building in terms of developing branding, positioning, and merchandising skills. These aspects should, therefore, be prioritised in the proposed Asnaf Business Centre.

The respondents were found to generally possess moderate to good knowledge in various aspects of marketing strategy, although certain areas still require some improvement. The highest-rated competency in their self-assessment was the ability to select strategic business locations (mean=4.08), followed by online marketing skills (mean=3.98) and pricing strategies

(mean=3.97). This indicates relative strength in practical, experience-based marketing decisions. The respondents also reported having solid knowledge in integrating customer feedback and understanding the marketing mix. However, weaker areas identified include conducting market research (mean=3.57), formulating marketing strategies (mean=3.68), and using market information to guide decision making (mean=3.70). These results suggest that although they may be capable when it comes to direct promotion and pricing, they tend to struggle with strategic planning and data-driven marketing. Structured training programs in the ASNAF Business Centre should hence focus on developing their analytical and strategic marketing capabilities.

Business Capacity and Owner Capability

Most asnaf entrepreneurs, according to the survey, possess a relatively strong business capacity across several operational aspects. The ability to produce goods and services as requested by customers was the highest rated (mean=4.43), which suggests that respondents are confident in their production output capabilities. This was followed by the ability to meet local market demand (mean=4.11), transport facilities (mean=4.10), cover production costs (mean=4.08), and availability of manpower (mean=4.06). In comparison, lower mean scores were reported for areas such as sufficient tools and equipment (mean=3.94), adequate operational space (mean=3.98), and especially the ability to expand beyond local markets (mean=3.83). This indicates that although most respondents' businesses are functional and stable enough to meet current demand, they face constraints in terms of scalability, infrastructure, and expansion readiness. These findings echo other studies such as Mohd Arif et al. (2022) and Hashim et al. (2020), where it is argued that operational infrastructure and enabling environments are critical for asnaf entrepreneurs to scale. The Asnaf Business Centre can support these limitations by providing access to relevant facilities, equipment and broader markets.

In terms of their capabilities, the respondents generally expressed confidence in their entrepreneurial skills, particularly in fulfilling customer demands on time (mean=4.38), collaborating with business partners (mean=4.35), and making business decisions efficiently (mean=4.21). In contrast, lower confidence levels were reported in areas like generating business ideas (mean=3.97), processing practical ideas for business (mean=3.89), and particularly maintaining financial security (mean=3.40). These results point to a potential gap in creative and strategic capabilities as well as in financial resilience, which can hinder their long-term growth. The limitations of asnaf respondents mirror those reported in other studies like Yusof et al. (2025), who found that crisis adaptability and innovation are major gaps among asnaf, which were particularly evident post-pandemic. At the same time, creativity and innovation are considered key traits of successful entrepreneurs (Halim et al., 2012). The proposed asnaf business centre should, therefore, incorporate capacity-building initiatives focusing on innovation, financial literacy, and strategic planning.

Expectation from the Asnaf Business Centre

Financial support is the main form of support that survey respondents hope for from the business centre (27.5%), followed by marketing support (16.1%) and general training, coaching, and mentoring (16.1%). Other areas of support expected include business strategy guidance (13%), technical assistance (10.9%), and accounting/financial literacy support (8.8%). A few suggested getting access to business tools or equipment. The results here

indicate that most entrepreneurs operate within a 'survival-oriented' mindset, with immediate capital and market access being perceived as the most urgent needs. The comparatively low expectation for technical training, strategic planning, and financial literacy implies a possible lack of awareness of these areas for long-term business success. This means that it is not only important to offer training for asnaf entrepreneurs but also to create more awareness of why such training is essential. When asked, almost all respondents believed that the business centre would be effective due to expected benefits such as access to professional guidance, improved business premises, better knowledge, financial aid, business expansion opportunities, and community building. Some respondents even felt hopeful that they could transition from zakat recipients to zakat payers. These responses show alignment between the envisioned role of the centre and the actual needs of the asnaf entrepreneurs surveyed. Furthermore, numerous studies have emphasised that moving from 'asnaf status' into self-sufficient entrepreneurs is possible when financial support is paired with structured mentoring and skills programs (Khamis et al., 2020; Shiyuti et al., 2023; Yusof et al., 2025).

Desired Facilities and Networking

The top expected facilities according to the survey include a prayer room (19.9%), bathrooms (10.3%), a kitchen (8.8%), and a lounging area (8.0%). Internet access, security, and accessibility to the centre were also important. The respondents also wish to improve networking through business development programs (28.3%) and market-focused networking (22.3%). In addition, they would also like to benefit from communication/networking events (17.4%), mentorship sessions with successful entrepreneurs (14.7%), and weekly educational activities (13.6%). The findings reinforce that the asnaf business centre should be designed not just as a financial hub but as a community space that offers comfort, learning, networking, and professional development. Practical facilities, as expected by the respondents, can significantly contribute to better morale and productivity, while networking opportunities can help them expand their exposure and market reach. The asnaf respondents' desire for certain physical facilities and networking opportunities confirms the arguments of Yusof et al. (2025) that a holistic form of support, including spiritual, technical, practical, and theoretical, is key to long-term business success. Having a transparent, ecosystem-based support has additionally been emphasized in other findings (Shiyuti et al., 2023).

Significant of Study

The study contributes to both theoretical and practical aspects. In terms of theoretical contributions, it adds to the body of knowledge related literature on how to develop the micro-entrepreneurs on inclusive entrepreneurship particularly to the Asnaf entrepreneurship. Next, this study also supplements the field of social entrepreneurship by developing and validating a new conceptual framework for the Asnaf Business Development Centre (ABDC) that integrates several dimensions, i.e., financial, educational, and institutional, into a cohesive business model. Finally, this study also may serve as a foundation for future researchers in order to embark on and expand the study related to micro entrepreneurs and marginalized groups of Asnaf entrepreneurs as it is critical to address the issue of poverty alleviation and entrepreneurship development in developing country contexts.

On the other hand, from the practical aspect, firstly, this study provides zakat agencies i.e., MAIPs (Perlis Islamic Religious and Malay Customs Council), MAIWP (Federal Territories Islamic Religious Council), LZS (Selangor Zakat Board) and others with an evidence-based framework. It is important to enhance Asnaf Entrepreneurs support, shifting the focus from short-term disbursement of financial aid to outcome-oriented interventions emphasizing on the business sustainability. Secondly, this study also serves as an operational roadmap for ABDC that details out the provision of micro-finance, capacity-building programs, and incubation support. Hence, it will facilitate Asnaf entrepreneurs' progression from informal subsistence activities to market-ready enterprises. Finally, the finding highlights the importance of institutional collaboration between zakat bodies, governmental and non-governmental agencies such as TEKUN, MARA, and SME Corp, and relevance other private sector actors. Consequently, this collaboration underscores the value of coordinated partnerships in linking entrepreneurs with supply chains, digital marketplaces, and sustainable business ecosystems. In short, these contributions will strengthen the institutional capacity, increase entrepreneurial resilience, and generate wider socio-economic benefits for Malaysia's poverty alleviation and MSME development agenda.

Conclusion and Recommendation

This study aimed to explore two main objectives: first, to identify the key elements for a successful development and implementation of a business development centre for asnaf entrepreneurs in Perlis, Malaysia; and second, to determine the specific forms of support and assistance required by asnaf to enhance their entrepreneurial success. Drawing on in-depth interviews with four (4) entrepreneurship development institutions and a structured survey questionnaire of 63 asnaf entrepreneurs, the findings provide a comprehensive understanding of the current entrepreneurial landscape, the needs of asnaf entrepreneurs, and the importance of a well-designed asnaf business development centre.

The institutional interviews with MARA, AIM Perlis, Yayasan Hijrah, and TEKUN Nasional revealed that these institutions play an active role in providing financial support, training, and development programs. The availability and quality of support, however, differ across the institutions in their offerings of structured training, coaching, and strategic business planning programs. Feedback from these institutions indicated that the effective implementation of an Asnaf business centre requires a strategic location for the center, tailored selection of participants, continuous monitoring, and institutional collaboration, among other essentials. In addition, there is a critical need to nurture asnaf entrepreneurs' personal growth and development through motivational and spiritual programs. The study finds that the focus should be on fostering both soft skills, such as confidence, decision-making, and accountability, alongside technical skills like digital marketing and financial management. Also, providing a networking platform is recommended to provide a sense of belonging, peer support, and opportunities for collaboration. It can further serve as a channel for resource sharing, mentoring, and greater access to new markets and customer networks.

The survey findings complement and reinforce the interview perspectives and analysis. Although most Asnaf entrepreneurs reported doing relatively well in their business, many still face barriers related to financing, marketing, strategic planning, and particularly technical and financial literacy. Their self-reported competencies suggest that they have adequate soft skills but tend to lack hard skills that are critical to modern entrepreneurship

and long-term business resilience, such as accounting, market research, and digital skills. Moreover, many lack the knowledge, tools, and strategic mindset required for long-term business growth as well as data-driven decision making. These primary needs should directly inform the planning and development of the Asnaf business centre to ensure that the centre proves to be a meaningful and transformative support for Asnaf entrepreneurs' economic empowerment. Structured programs in marketing, strategic planning, and operational know-how, beyond just financial assistance, are a must. This means that the centre should prioritise practical, skill-based programs that build both foundational and advanced competencies, including digital literacy, financial management, branding, and product positioning. Structured capacity-building initiatives should hence focus on enhancing analytical thinking, innovation, and strategic capability.

More importantly, the data indicates that Asnaf entrepreneurs are eager to benefit from structured assistance and have a strong desire for improvement. They expect a business centre to offer more than just a physical space, through a holistic support system that includes access to financing, marketing assistance, strategic planning, mentorship, and networking opportunities. Their request for facilities such as a prayer room, internet access, shared workspaces and inclusive amenities reflect the importance of designing a supportive and accessible environment that caters to their business, practical, and spiritual needs.

The findings of this study closely align with existing literature on asnaf entrepreneurship and collectively point to the need for a holistic development framework that not only builds entrepreneurial skills and provides strategic guidance but also nurtures spiritual motivation, promotes financial discipline and digital adaptability, as well as delivering personalised interventions through a coordinated ecosystem of support. This study concludes that for an Asnaf Business Development Centre to be effective, it must be a dynamic, well-supported hub. Beyond the provision of physical space and funding, the centre needs to provide support services that are essential to transform financial aid into sustainable outcomes. It needs to build entrepreneurial capacity and personal development, facilitate collaboration, provide targeted mentorship, digital upskilling, and networking infrastructure to offer a comprehensive, sustainable support ecosystem. With the right structure and support, it has the potential to transform Asnaf entrepreneurs from recipients of aid into empowered contributors to the local economy.

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